

# THE COSTCO CONNECTION®

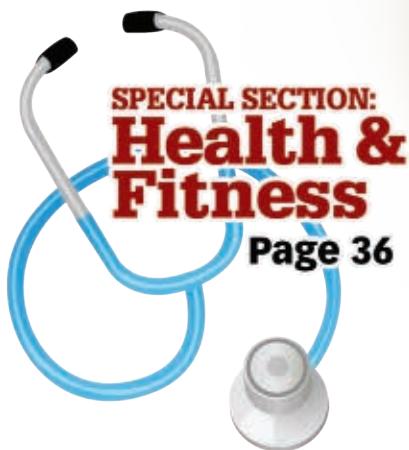
January 2013 • Volume 28 • Number 1

A lifestyle magazine for Costco members

# Rx for savings

What members  
should know about  
Costco pharmacies

30



Rent or buy? 20 • Indian cuisine 58 • Interior design tips 67 • Pet beds 102

# THE COSTCO CONNECTION

## Welcome to *The Costco Connection* *Online Edition and Newsstand Edition*

Digital editions of *The Costco Connection* and other Costco publications are available in the *Online Edition* and in the *Newsstand Edition* available for mobile devices.

The *Online Edition* opens to the current issue, with back issues found under the Back Issue tab and "The Costco Way" cookbooks under the Resources tab.

The *Newsstand Edition* opens to the current issue in a library populated with a mix of back issues and "The Costco Way" cookbooks.

**Reader Survey:** Complete a brief survey and enter a drawing for a Costco Cash card. Our reader survey is open to all *Connection* readers looking to weigh in on our content or on Costco in general; or email your comments anytime directly to [connection@costco.com](mailto:connection@costco.com).

**Advertising information:** [Media Kit \(lite\)](#) [BPA/ABC](#)

### Other resources:

- [Special Events at Costco locations in your region](#)
- [Kirkland Signature™ Wine Connection](#)  
Quarterly updates about the Kirkland Signature family of beer, wine and spirits at Costco
- [Costco Beer, Wine and Spirits Locator](#)  
State-by-state look at what types of alcoholic beverages are sold at different Costco locations
- [Costco Business Centers Locator](#)  
Including hours of operation and special business-center events



### Mobile resources

Have you downloaded the free ***Costco Connection Newsstand Edition***? It's a tablet-friendly way to take *The Connection* with you when on the go, and delivers the current issue as well as access to dozens of back issues and cookbooks. It's available for tablets and smartphones at the Apple and Google Play app stores.



And don't miss the official **Costco App**. This free app is the best way to manage all things Costco: from maps to all Costco locations and online shopping to coupon delivery, photo orders and QR-code scanning. It's available at the Apple and Google Play app stores.

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## COVER STORY

Costco's pharmacies offer much more than just prescriptions. Here's what members should know.

# Savings dispenser

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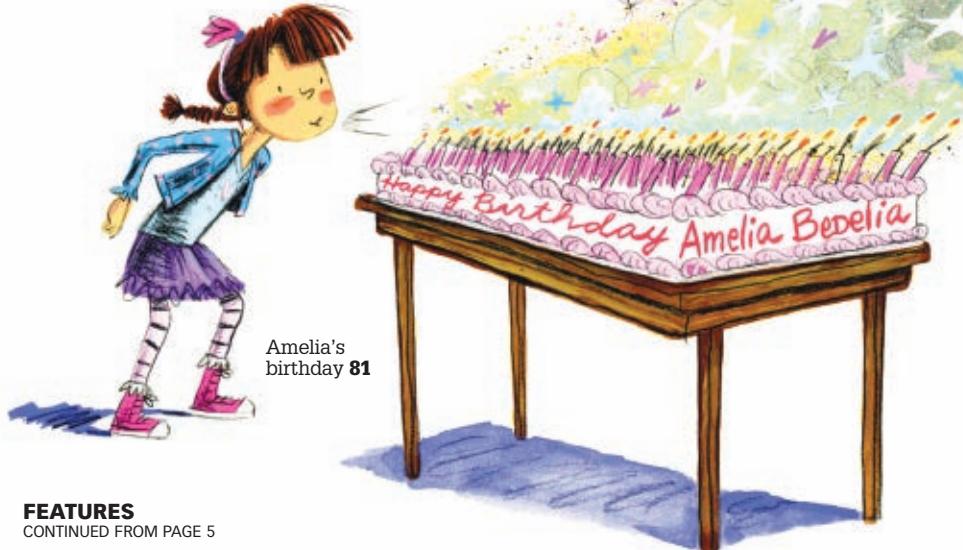
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**MEMBER SERVICE: 1-800-774-2678**

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BY SUSAN ROSE

# Think Costco First

## Too busy to save money on Credit Card Processing?

To reduce frustration and help you save money with the little time you have, Costco researched and interviewed the leading companies in the merchant services industry. Our criteria for selection were simple:

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- Eliminate additional fees, such as annual, batch, PCI fees, online reporting and termination fees.
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Source: 25-Hour Day Survey Results 2012: [Paysimple.com](http://Paysimple.com)  
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Costco Services: Merchant Credit Card Processing

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## from the publisher's desk

### Ginnie Roeglin



Ginnie Roeglin is Senior Vice President, E-Commerce and Publishing, and Publisher of *The Costco Connection*.

WITH THE INDULGENCE of the holidays behind us, January is a great month to focus on restoring personal and financial health. We've included many tips and articles on both topics, starting with our cover story on the Costco Pharmacy program, on page 30.

Costco is committed to saving our members money on prescriptions. We offer enormous savings on branded or generic prescriptions compared with the prices charged by most other pharmacies. And, as Vic Curtis, Costco Pharmacy senior vice president, explains, our cash price on generic prescriptions may actually cost less than the typical insurance co-payment. Prescriptions can also be renewed 24/7 on Costco.com or via the Costco app (available for Apple and Android devices) and mailed directly to your home or to your local warehouse for pickup.

In addition to being a great place to fill prescriptions, Costco pharmacies offer many other health and wellness services, including low-cost immunizations, healthcare clinics such as Healthy Heart and more. Costco Pharmacy can even save you money on the most common meds for your pets!

Also take a look at For Your Health, a special section beginning on page 36. It's filled with additional personal-health articles about vitamins, nutrition, anti-aging skin care, exercise and fitness, plus a guide for making the right medical decisions for you.

Your Costco membership also offers many opportunities to improve your overall financial health. Think Costco first before booking your next vacation, renting a vehicle, buying your next car, purchasing health insurance, investing in stocks or mutual funds, or insuring your home or auto. Costco has negotiated special discounts on top-quality services to help you save on a wide variety of personal, financial and business services. We've included articles on many of our services in this issue, starting on page 87.

Last but not least, be sure to take advantage of the many instant savings we are offering on furniture, small appliances and household items in our warehouses and on Costco.com this month. You'll find many of our instant savings starting on page 68.

Best wishes for a happy and healthy new year from all of us at Costco! ☺



## from the editor's desk

### David W. Fuller

EVERY TWO YEARS or so, on the occasion of the New Year, I give my close family a selection of quotations I have jotted down in a computer file I have kept for more than two decades. Here is a selection from that selection. I hope you will find these wise words from all corners of the globe, from centuries past and from the wisest wags of the day, as inspirational as I have.

"Freedom of will is the ability to do gladly that which I must do." —Carl Jung

"Think of all the beauty still left around you and be happy." —Anne Frank

"Always be kind, for everyone is fighting a hard battle." —Plato

"The great virtue of man lies in his ability to correct his mistakes and continually make a new man of himself." —Wang Yang-Ming

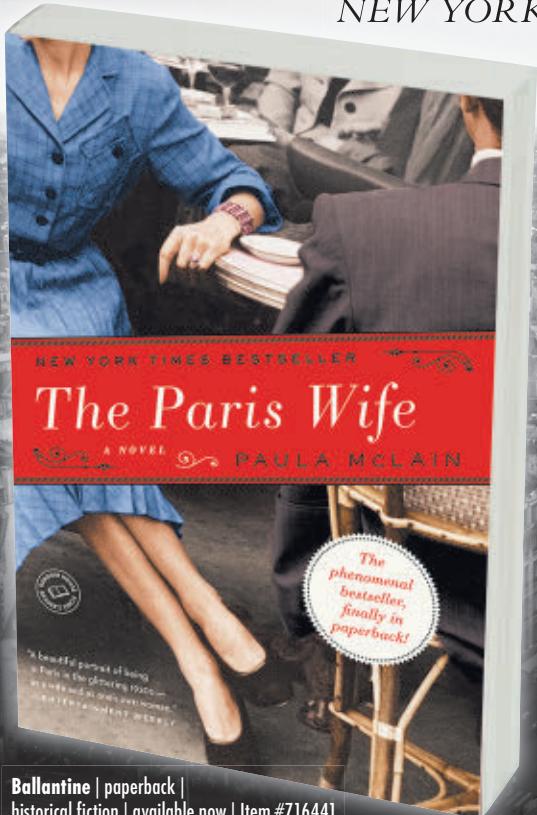
"Life is a shipwreck, but we must not forget to sing in the lifeboats." —Voltaire

"Underlying all the voices I hope you will hear a unifying consciousness, telling the old story of going out and coming home, as if by firelight in a cave, so that the children listening now with upturned faces will know, when their turn comes, that others have gone before and that they are not alone." —James Tarrant

"Rejoice that you have come so far." —Phil Cousineau

Happy New Year to all. ☺

NEW YORK TIMES BEST-SELLER



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**"A beautiful portrait of being in Paris in the glittering 1920s—as a wife and as one's own woman."**—*Entertainment Weekly*

A deeply evocative, heartbreakingly poignant story of ambition and betrayal, *The Paris Wife* captures the love affair between Ernest Hemingway and his wife Hadley Richardson. This portrayal of love and torn loyalty is all the more poignant because we know that, in the end, Hemingway wrote that he would rather have died than fallen in love with anyone but Hadley.

Following a whirlwind courtship and wedding, the pair set sail for Paris, where they become the golden couple in a lively and volatile group—the fabled “Lost Generation”—that includes Gertrude Stein, Ezra Pound, and F. Scott Fitzgerald.

▶ See digital editions for video.

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## Debate goes on

### In response to the December Debate, "Are social media actually making us less social?"

**YES.** Although [social media] allow us to fulfill the need to stay connected, the way we do it is more shallow; the quality of our relationships is lacking in substance.

*Shawna Matosich  
Manhattan, Montana*

**NO.** I have Asperger's Syndrome. I have a great deal of difficulty talking to people. I can't look people in the eye, I have trouble picking up on their body language, and my own body language and facial expressions can be misleading. Online I don't have to worry about these things. I have time to work on what I want to say. And in some places, I can delete it, if I realize that it was inappropriate. Without these things, I would get very little social interaction.

*Sheryl Skalandis  
Stockton, California*



### Connection comments from the Internet

"Thank you for a great article about our efforts to stop teen dating violence!"  
["The dangers of dating," December 2012]

*Tweeted by Jennifer Ann's Group @stopTDV*

"Costco picks *The Paris Wife* for December, new in paperback. Read the interview and come spend a book club weekend."

*Tweeted by Julie Robinson @bhbookgirl*

"The Costco Connection magazine actually has some pretty good articles."

*Tweeted by Andre Today @Andre\_Today*



### MONTHLY READER SURVEY Win a \$50 Cash card!

WHAT DO you think of this issue of *The Connection*? Tell us and you could be one of five winners of a \$50 Costco Cash card! Take a moment to complete our anonymous reader feedback survey by going to [Costco.com](http://Costco.com) and clicking "Costco Connection Magazine." Click "Reader Survey" on the welcome page. Upon completion, you will have the option to enter the drawing.

## Member comments

### Gut issues

I am writing to express my appreciation for the excellent article ["Breaking the silence," December 2012]. I am a former medical librarian, and now a professor at the library school at the University of Wisconsin-Madison, so I have a professional interest in quality health information for consumers. But on the personal side, I have a teenage son who was diagnosed with ulcerative colitis at the age of 13.

As part of my advocacy for my son and for all the people suffering from inflammatory bowel disease (IBD), I spend a lot of time communicating with journalists who get very basic facts about inflammatory bowel disease completely wrong. What a pleasant surprise to find a well-written, accurate piece about IBD. This isn't the first time I've found accurate health information within the pages of *The Costco Connection*. But this article I took personally, and I thank you.

*Catherine Arnott Smith  
Madison, Wisconsin*

### Stock response

Your correspondents apparently throw away the best part of the rotisserie chicken ["Bird is the word," December 2012]. Even the soup recipe is missing it.

The scraps make the best stock you ever had, and it's very easy too. I take all scraps, bones, skin or whatever, rinse out the bottom tray, cover with about one quart of water and

simmer. It only takes about a half hour since all the chicken is already cooked. Drain through a colander (most sieves strain out too many good bits) and use as the base for a great soup. No further seasoning is necessary.

If that is not enough, the container makes an excellent greenhouse for rooting cuttings—just punch holes in the bottom.

*John A. Miller  
Famersville, Texas*

### Fan club

I love Costco, and *The Connection* is a great reinforcement of why. I opened the [December] issue and immediately found information useful for the marketing of my healthy chocolate business.

And, it's great to actually get an education on the products rather than receive sales ads. I don't mind that the prices are not listed. *The Connection* gives us the details, and we make our purchasing decisions based on the value we have found there.

Great read. Great store. Needless to say, I'm looking forward to next month's issue!

*Norma Sommers  
Carson City, Nevada*

### Have something to say?

Readers are encouraged to submit letters to our editors on any topic or issue covered in *The Connection*. Please include your full name and phone number or address. Send an email to [dialogue@costco.com](mailto:dialogue@costco.com); or write to: Dialogue, *The Costco Connection*, P.O. Box 34088, Seattle, WA 98124-1088; or fax to (425) 313-6718. The editors reserve the right to edit letters for publication.

### Subscription changes

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## Using The Connection

**New:** When you see this "play" button in an ad, it means there are added audiovisual features only in the free Digital Newsstand and Online editions of *The Connection*. Learn about those editions at [costcoconnection.com](http://costcoconnection.com).

- All ads indicate whether a product is available in the warehouse, on Costco.com or both.
- Products are scheduled to be available during *The Connection's* month of publication and are noted as in warehouse "early in month" (1st to 10th), "mid-month" (11th to 21st) or "late in month" (22nd to 31st).
- Shop early in the month for best selection on seasonal items.
- Costco.com carries few of the products available at the warehouses, but offers 3,500 additional items, including line extensions and supplemental products.
- Prices are usually not listed because they have not been finalized at the time of printing and may vary from one part of the country to another due to shipping costs. We hope members know to check Costco first when comparison-shopping.
- To keep prices low, Costco does not offer a telephone service allowing members to call in for prices or product availability.

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**Renter must show Costco membership card at time of rental.** Drivers under age 25 may have to pay higher rates. 24-hour advance reservation required. Not valid with any other discount or promotional rate, except your Costco member discount. Subject to availability and valid only at participating locations. Coupons are limited by pickup date, location, and car type. Subject to change without notice. Blackout dates may apply. Void where prohibited. Some countries may convert coupon value into local currency. Alamo and Drive Happy are trademarks of Alamo Rent A Car. All other trademarks are the property of their respective owners. ©2013 Alamo Rent A Car.

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## RICH SLOAN: START UP, KEEP GOING



Costco member Rich Sloan is co-founder of StartupNation.com (<http://startuppation.com>), a leading business advice and networking site for entrepreneurs.

## Avoiding the drag of litigation

THE WORLD IS FILLED with good and bad apples, and when you're running your own business, the bad ones seem to find you. Given the near inevitability that you're going to have a run-in with a client, vendor, employee or partner at some point along the way, here are straightforward tactics you can use to avoid future conflict or, worse, the drag of litigation.

**Trust but verify.** Early on, things always seem rosy, but things can change. So do your due diligence upfront. Ask your attorney to do a formal background check or, to save money, do it yourself through an online service. Just be sure you know as much as you can about who you're dealing with when you kick off a business relationship.

**Paper up.** Things start out simple and get more complicated with time. Make sure you form a comprehensive set of agreements from the get-go that accounts for all aspects of the relationship. Use attorneys to ensure the agreements are properly written and include crucial deal terms you may not have thought of that could save you from disaster later on.

**Archive everything.** There's nothing like proof to put a controversy to rest, so follow this cardinal rule: Do not delete. Take it a step further by emailing key correspondence rather than simply speaking. Snap and save photos to document everything. You might even want to record and save voice mails of interest. In a couple of years, when your memory is fuzzy about the facts from today, you'll be glad to have this detailed record.

**Check in.** If you're not coordinated with those who are strategic to your business, things can go catawampus quickly. Stay in step by having regular meetings or calls. Follow an agenda, and take notes that you circulate by email afterward. Keeping everyone on the same page is the best way to avoid surprises; if you can do that, you're well on your way to avoiding situations that can lead to litigation.

**Know the drivers.** Tuning in to the motivations and fears of the people you work with enables you to understand their needs and flashpoints. From there, you can engineer your relationships for success. If things get contentious, at least you'll be able to figure out what they're after and can try to come up with ways to address their issues.

**Resolve to solve.** Showing strength gets you only so far. Take the high road and propose reasonable solutions as early as possible in the process. Knowing you tried to avoid the fight will give you a clear conscience. Furthermore, you'll have a shot at settling the dispute early on rather than after a long and costly legal process.

Hopefully, with tactics like these and a dose of good luck, you'll avoid litigation altogether. If you do get sucked in, at least you'll be armed with agreements that protect you, a record that supports you, a deep understanding of who you're up against and creative solutions that minimize the damage. ☐

## Five New Year's tips for small-business owners

IT'S A NEW YEAR, and that means it is time for New Year's resolutions. "For small-business owners, New Year's resolutions, or goals, can be exciting and sometimes a little daunting because of the expectations that come with those goals," says Costco member Kenneth Krogue, co-founder of Inside Sales ([insidesales.com](http://insidesales.com)), an online tool for sales leads and call management. "Setting goals for a small business is all about figuring out what will increase your business's popularity and sales, as well as figuring out how to get more done in less time."

Krogue offers these five tips on what small-business owners should consider when thinking about New Year's resolution ideas and goals.

**1. Update.** No matter what kind of small business you own, you should have a current and up-to-date website. Keep your website interesting and engaging.

**2. Spread the word.** Your business will grow only when people know about it. Spread the word online, spread the word through press releases and spread the word locally.

**3. Delegate.** Hand off the

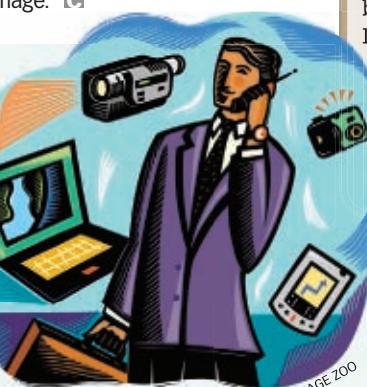


IMAGE ZOO

more tedious work to other employees. As a small-business owner you need to focus on bringing in the revenue; let others handle things like social media updates.

**4. Handle the legalities.** Whether it is taking care of healthcare or branding rights or personal property, it is impor-

## Cool Web tool HR and more

BIG BUSINESSES usually have a human resources department to work with employees on payroll, healthcare, education and other issues. For small businesses, the challenges may fall on one person, and not necessarily someone expert in all aspects of the job. Help is available.

HR.com offers online networking, forms, articles, virtual conferences, webcasts and more for businesses in the United States and Canada.

Webcasts, in particular, are a great way to take virtual classes and can be joined in progress or watched later. Upcoming webcasts include:

- Networking for People Who Hate Networking
- How to Build a Culture of Winners
- OSHA Recordkeeping Requirements
- Sprain or Strain in the Neck, Back or Wrist? How to Eliminate Discomfort and Optimize Prevention

▪ How to Reduce Employee Stress and Improve Performance, Morale and Attendance

Memberships are free, but paid upgrades offer additional benefits. Costco member Debbie McGrath, the company's CEO, claims "the site has the largest community of peers and one-stop shopping for all education and HR issues you may have." ☐

tant to handle any of the legal issues that could come up in your area of business. Be prepared.

### 5. Use social media.

Social media are the bread and butter of search engine optimization and viral marketing these days. Sites like Facebook, Twitter, Pinterest, Google Plus and LinkedIn can really help spread the word about your business. Get your business on the social media bandwagon to help let the world know about your products and/or services. ☐

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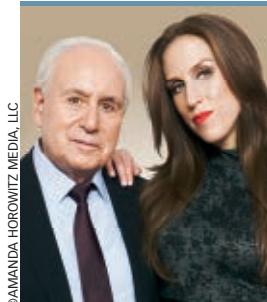
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# Exercise your rights



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**David Horowitz** is a leading consumer advocate. David's daughter Amanda Horowitz is a consumer guide and the co-founder of [fightback.com](http://fightback.com). Email David and Amanda at [info@fightback.com](mailto:info@fightback.com).

IT'S A NEW YEAR, and that means gyms and health clubs are brimming with new members setting goals and resolutions. Joining a gym is a financial investment. Whether you're brand-new to exercise or a fitness enthusiast, here are some facts you should know.

**Getting the best deal.** Gyms offer a variety of promotions throughout the year, so there's not necessarily a best time of year to join. It's not difficult to predict deal trends if you track a gym's promotion patterns. The gym's or its parent company's anniversary date or the start of fall (typically a gym's low season) may be a time when fees are reduced.

**The contract.** Gym contracts can be long and full of legalese. Before you sign one, read the whole thing and make sure you understand every clause. A contract is a contract, and you will be held accountable for what you sign. Many contracts are adhesion contracts, meaning the terms of the contract are "take it or leave it," so there's not wiggle room to omit a clause you don't agree with. However, you can circle a particular clause, draw a line through it, write the word "no" by it in capital letters, and initial and date the area. Then sign the contract. Not all gyms will accept this, but it's worth a try.

**Initiation fees.** Initiation or enrollment fees are one way the facility finances its daily maintenance and upkeep expenses. These fees are dependent on the types of amenities the facility offers. The higher the quality of the amenities, the higher the fees. Beware of \$0 initiation specials. They may come with a laundry list of obligations and requirements, so make sure you understand them fully.

**What to ask.** We interviewed the manager of a nationwide fitness chain who said prospective members need to ask these questions: "Is the membership month to month or contracted?" "Will my monthly rate go up?" "What comes with my membership?" "What access will I get to other clubs?" "What is the parking situation?" "What happens if the gym goes out of business?"

A sales representative of a national chain suggested prospective members ask, "Why should I

join here?" If the gym advertises "state-of-the-art equipment," ask when the equipment was purchased, how it's maintained and how often it's updated. Take stock of the equipment yourself. You can tell by a machine's durability and wear and tear how "state-of-the-art" it is.

**Personal training.** It can be difficult to know which personal-training certifications are credible. Certifications vary; some are weekend-long courses, while others take months of study. It's important to know whether a gym has an ongoing personal trainer institute for its staff, and if trainers and teachers are required to regularly change fitness routines for members. It's imperative that trainers continue their education and change your routine so you get the most benefit from your efforts.

**Cancelling a membership.** The requirements of canceling a membership are spelled out in the gym's contract. Some memberships require you to pay first and last month's dues in advance, so even if you cancel with generous notice, you're out the last month's dues.

When you join a gym, you are entitled to a cooling-off period. That means you can cancel and get a full refund if you notify the gym within three to five business days from the time you join. The number of days you have to cancel varies by state. You can find this information on your state attorney general's website (type in "cooling off period," your state and "attorney general" into your search engine to find out more specifics).

If you have to cancel a gym membership for medical reasons, a work transfer, long-term volunteer trip or military obligation, you can usually freeze your account for a small monthly fee. This could save you money if you plan to come back to the gym. Some gyms require you to pay the initiation fee all over again if you cancel and rejoin.

Always take the extra step to put your decision in writing. Have the gym personnel who process account changes sign the document, and keep a copy for your records.

## Additional tips:

- Don't give out your billing information to a gym you don't plan to join.
- Get a weeklong pass to a gym you're interested in joining and go at different times so you can get the full experience of being a member.
- Before you join, ask existing members at the gym you're considering to share their opinions about the facilities and staff with you.
- Research online consumer reviews and complaints about the gym you're considering.
- Shop around. Compare facilities, equipment, staff, location, classes and amenities.

## Ask Fight Back!

ABOUT EIGHT years ago I had laser eye surgery for an astigmatism, and now I need glasses for reading. I'm only 39! I've heard that doctors tend to overcorrect astigmatisms, which can cause a person to need reading glasses before they would normally need them. I was never told this when I got my surgery; if I had known, it may have changed my decision. Please let me know if there is something I can do to Fight Back!

Stephanie  
Elburn, Illinois

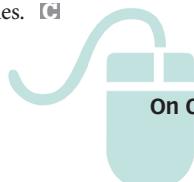
Unfortunately, doctors cannot predict the outcome of any surgical procedure with complete accuracy. You may want to talk to an attorney who can advise you of all of your legal rights and remedies. Your state bar association's website could be a good resource for finding a suitable attorney. It's important not to let too much time pass because there is a statute of limitations, which may vary from state to state.

Doctors generally have a duty to disclose upfront the risks of a procedure and generally require patients to sign an informed-consent document prior to a procedure. It's important to read this thoroughly before you sign it.

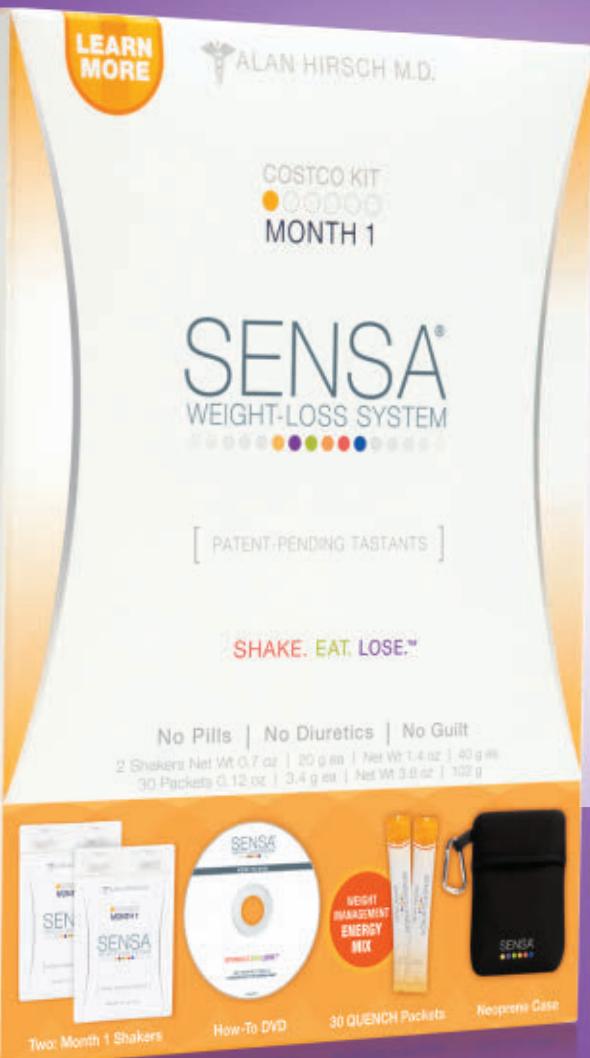
If you feel that a doctor has failed to meet his or her required standard of care, you can file a complaint with your state medical board. In the interim, you can discuss your options with your attorney, who can refer you to other eye doctors for a second or third opinion.

## More in archives

On Costco.com, enter "Connection." At Online Edition, search "David Horowitz."



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## Ask Suze Orman

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Please include  
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(425) 313-6718; or mail to  
**Q&A with Suze Orman**  
**The Costco Connection**  
P.O. Box 34088  
Seattle, WA 98124-1088.

Suze will answer selected questions in this bimonthly column.

She regrets that unpublished questions cannot be answered individually.

**Suze Orman's TV show airs Saturday nights on CNBC. Suze can be contacted at [www.suzeorman.com](http://www.suzeorman.com).**

BRIAN BOWEN SMITH



**More in archives**  
On Costco.com, enter "Connection." At *Online Edition*, search "financial connection."

# In family we trust

By **Suze Orman**

I am 75 and in the process of updating my trust. I want to make it possible for my daughter, who is to be a co-trustee, to use my funds for my care should I not be able to do so due to a stroke or dementia. What is the best approach for this?

Virginia C.  
Torrance, California

YOU, MY DEAR, are one of the very smart ones to have a trust, and I love that you are taking the steps today to make sure your daughter can easily manage your finances if the need ever arises. One of the most important parts of your living revocable trust should be that it has an incapacity clause in it, which will allow your daughter to take over handling your affairs if you can no longer manage things on your own.

The incapacity clause is key; it is what will make it easiest for your daughter to seamlessly step in. Now what is important is to make sure the clause states that only one doctor has to declare you incapacitated. You want to avoid a situation where your daughter would need to get multiple doctors to render the same verdict.

### How should I select a financial planner?

B. Gamboa  
Brea, California

ALWAYS GO TO the office of the planners; never have them come to you. That way you can make sure that they are neat and organized. If they cannot keep their own items in order, they will not be able to keep your life in order either.

Listen carefully to the questions they ask you. If they simply ask how much money you have and then tell you what to do with it, end the meeting right there. A good planner will ask you about all aspects of your life, such as your health, your relationships, your outstanding debts, etc.

Two of the most important factors to consider are the credentials of the planners, and how they are compensated.

Planners who have earned the Certified Financial Planner (CFP) designation have successfully completed a rigorous education course. You can learn more, and search for CFPs in your area, at [www.cfp.net](http://www.cfp.net).

One of your first questions when interviewing candidates should be how you will pay them. In fact, you should not have to ask them; they should volunteer this information. This should be a very straightforward conversation. You want to work with a planner to whom you pay a flat or hourly fee.

Avoid planners whose compensation is based on what they recommend you buy and sell. Planners and advisers who are commission-based must constantly wrestle with a conflict of interest: If the best advice is for you to sit tight and not

### Also:

- **Selecting a financial planner**
- **Late-life home purchase**

make any changes to your investments, insurance, etc., how will they get paid?

You want to work with planners who can give you the flat-out best advice without having to worry how they will be paid. The National Association of Personal Financial Advisors ([www.napfa.org](http://www.napfa.org)) has a searchable database of professionals who do not accept commissions.

**I am 68 and would like to buy my own home. I have a retirement income of \$3,000 per month. I have no debt. I also have a tax-sheltered annuity of \$50,000, which can be surrendered now with a penalty of \$450. I have \$255,000 in American Funds.**

**I would like to buy a house for \$300,000. Should I borrow \$215,000 (which I have already been approved for), then pay \$85,000 in cash? Also, should I take the \$50,000 from the annuity and the rest from my stocks, or all from my stocks?**

**Right now I pay \$1,000 for rent but am not happy here.**

C. Casillas  
Verdugo City, California

TAKING ON NEW debt at your age isn't something I typically recommend. And in your case, I think you are dangerously underestimating the cost of home ownership. Even if you were to qualify for a great interest rate, the monthly payment on a 30-year fixed-rate loan would be about the same as your \$1,000 rent. But that's just the start of your costs. As an owner you will also be responsible for the property taxes, home insurance and ongoing maintenance of the home. I advise first-time homebuyers—regardless of their age—to add at least 30 percent to their base mortgage amount to account for all the additional ongoing costs of owning a home.

Can you seriously afford monthly housing costs of at least \$1,300 a month? Coming up with the \$85,000 in cash would require withdrawing more than \$85,000 from your accounts; remember there are taxes to be paid on withdrawals. Based on the information you've provided, it's hard to see how your remaining assets would generate enough money to be able to comfortably afford your homeownership costs.

If you really want to make a move, lower your target home price. You want a monthly mortgage payment of no more than \$700, so when you add in all the other costs your ownership costs stay in the vicinity of \$1,000 a month. ☐

**YES**

from members:

**Clarice Parson**  
Jackson, WI

Buying is long-term. If you move a lot, renting makes more sense.

**Kevin Startt**  
Kennesaw, GA

When upkeep is factored in along with upgrades to the home, the net cost to rent is lower.

**Juli Forte**  
Mesa, AZ

Owning a property is a lot of maintenance. You also get a lot of perks that come with renting, such as pools and gyms.

**NO**

from members:

**Todd R. Beyer**  
Ellijay, GA

[There's] no freedom to modernize or remodel. You are building no equity.

**Therese Guinto**  
Independence, OH

You put so much money into rent with no return. In time your house appreciates and eventually gets paid off. When you rent, you pay forever.

**Frank Chin**  
Milwaukie, OR

With our economy now, renting is more expensive than buying a home.



MEDIA BAKERY

# Is renting a home better than buying?

BUYING A HOME is touted as a smart thing to do if you have a good credit rating and qualify for a mortgage. In addition to the sense of pride and security, there can be tax advantages to owning your home. Many people view their home investment as a hedge against inflation. You may also be able to borrow against the equity in your home.

However, others argue that in many cases it's less expensive to rent than to own when you take into account the numerous costs, including mortgage payments, property taxes, insurance, utilities, condo or homeowners association fees, maintenance etc. Renting, they say, offers flexibility if you move frequently. Renting may also provide such perks as a swimming pool and party room and close proximity to downtown locations.

What do you think?

**Find out more about this topic on the Web:**

- [www.nytimes.com](http://www.nytimes.com) (Search "Is it better to buy or rent interactive graphic")
- <http://money.cnn.com> (Search "Buying beats renting in most U.S. cities")
- [www.google.com](http://www.google.com) (Search "Stop dreaming America: why rent is a better deal than a mortgage")

## from an expert in the field:



**Robbie Cronrod** is a board member of the American Apartment Owners Association ([www.AAOA.com](http://www.AAOA.com)).

ALTHOUGH THERE ARE advantages to buying, a decision this important should not be based solely on such financial considerations as current housing prices. This is a lifestyle choice.

Renting offers the advantage of a predictable monthly expense, making it easier for you to set aside funds for saving and investing, education, vacations or starting a business. Renting is less costly than buying when you take into account the down payment, mortgage payments, property taxes, utilities or condo fees, insurance and repair and maintenance costs.

Renting sometimes comes with attractive amenities, such as a swimming pool, fitness center, barbecue area and party room within the rental complex. If these activities are important to you, imagine the savings on gym memberships alone! In apartment buildings renters can interact with neighbors without going outside. If you are a senior citizen or someone with a disability who lives in a northern state, this can be very beneficial during the winter months.

Renting offers more freedom—not only the freedom that extra money provides, and the free time not spent maintaining the house, but, perhaps more important, the freedom to move when you want to without being subject to market conditions. There may be nothing worse than being in a position where you have to sell your home due to divorce, job loss or transfer or illness, and the market conditions are such that it won't sell. New homeowners often have no assets other than their home, and if the housing market stays the same or turns down in their area it can be a very long time before it's advantageous to sell.

All in all, renting may provide the quality of life that many homeowners long for as they give up their spare time mowing lawns and fixing leaks. Renting affords the opportunity and money to enjoy life without the responsibilities of debt and maintenance and the risk of market pressures such as shrinking values.

Before you decide what is best for you, be sure to evaluate the big picture of renting versus owning, not just the long-term financial impact. A home, whether you rent or buy, should fit your lifestyle first and be an investment second. ☐

## from an expert in the field:



**Gary Thomas** is the 2013 president of the National Association of Realtors® ([www.realtor.org](http://www.realtor.org)).

DESPITE THE ONGOING challenges of the economy, homeownership is an investment in the future, and more than 75 million home-owning Americans recognize the benefits it brings over time.

Rising rents alone can drive the value of homeownership. The National Association of Realtors (NAR) Commercial Real Estate Market Survey forecasts that vacancy rates in the apartment rental market will continue to decrease, creating a landlord's market in which greater demand justifies higher rents. As rents around the country continue to increase, it makes sense to consider owning a home instead of renting.

For many people, now really is a good time to buy a home. The inventory is high in some areas, prices are down and mortgage rates are near historic lows. That means mortgage payments could be cheaper than monthly rent. And unlike rent, a fixed-rate mortgage won't steadily increase at the landlord's discretion. After all, a fixed-rate mortgage might last 15 to 30 years; renting is forever.

Buying a home has never been more affordable. The combination of lower home prices, higher median family incomes and current low

interest rates has opened a door for many families that may have been previously shut out of homeownership. The NAR's Housing Affordability Index shows that nationally the median-priced home was more affordable for the median-income family in 2012 than it was the year before.

As individuals adapt to lifestyle changes that require more financial stability and long-term planning, homeownership is one of the best ways to build long-term wealth, as it provides both equity accumulation and tax benefits over time. In fact, the most recent data from the Federal Reserve Board shows that the average homeowner has a net worth more than 34 times that of the average renter.

Homeownership also provides social benefits. Homeowners are more likely to be engaged in local issues and move less frequently than renters. This helps prevent crime, improve childhood education and support neighborhood upkeep.

Given that it's often one of the most important decisions in a consumer's life, it pays to make an informed decision. Realtors can help buyers evaluate their finances, job security and long-term goals to determine whether they're ready to assume the responsibilities of owning a home. For those who are able and willing to attain the American dream of homeownership, the opportunity awaits. ☐

**DECEMBER DEBATE RESULTS:**  
Are social media actually making us less social?

**82% YES  
18% NO**

Percentage reflects votes received by December 12, 2012.  
• • • • •

**NOVEMBER DEBATE RESULTS:**

Should voting be mandatory?

**YES: 31% NO: 69%**

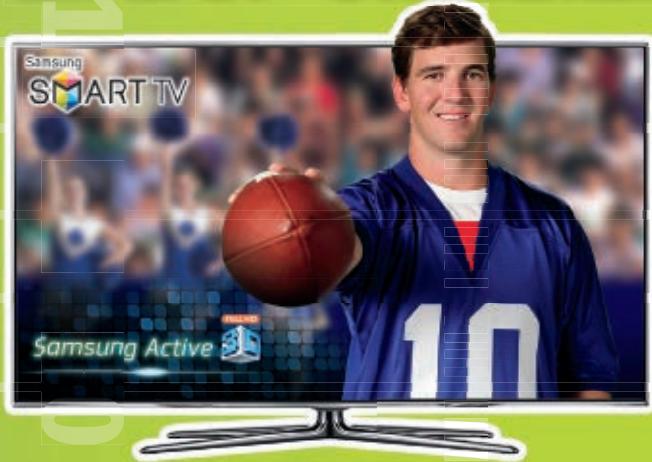
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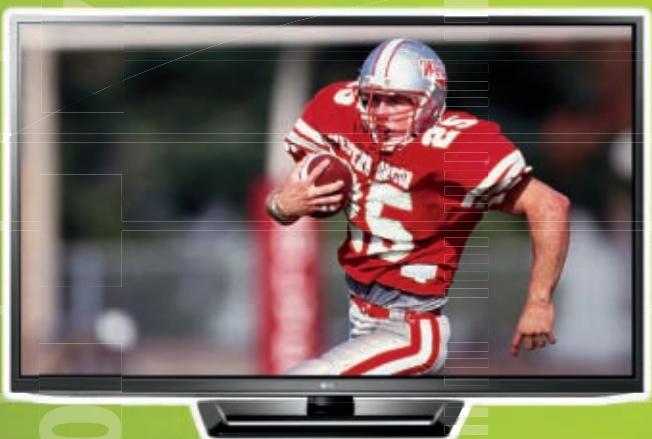
See Dialogue pages for more debate responses

Opinions expressed are those of the individuals or organizations represented and are presented to foster discussion. Costco and *The Costco Connection* take no position on any Debate topic.

# GET INTO THE BIG GAME ACTION!

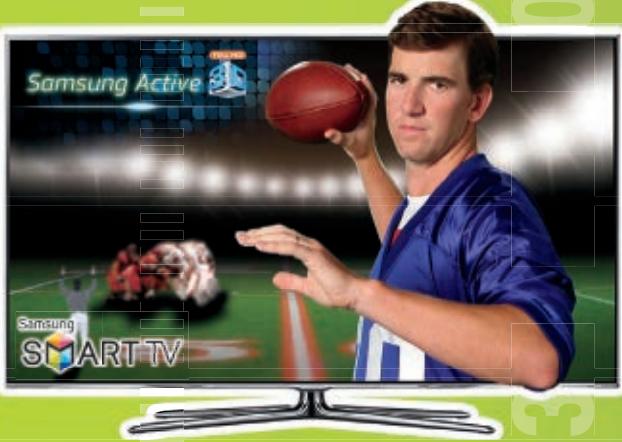


▲ **Samsung UN60ES7150 60" Class (60.0" Diagonal) 3D 1080p Slim LED LCD HDTV:** Step into the future of TV with this stunning 60" LED. With a Clear Motion Rate of 720 and built-in WiFi with web-browsing, this Smart TV offers incredibly clear images, superior picture quality, and faster access to your favorite apps. Item #760150



▲ **LG 60PA6550 60" Class (59.8" Diagonal) 1080p Plasma HDTV:** This LG 60" plasma TV provides vibrant color and crisp detail using full 1080p HD and 600Hz refresh rate. You'll see sports, fast action and video games so lifelike you'll feel as if you can reach out and touch them. Item #660650

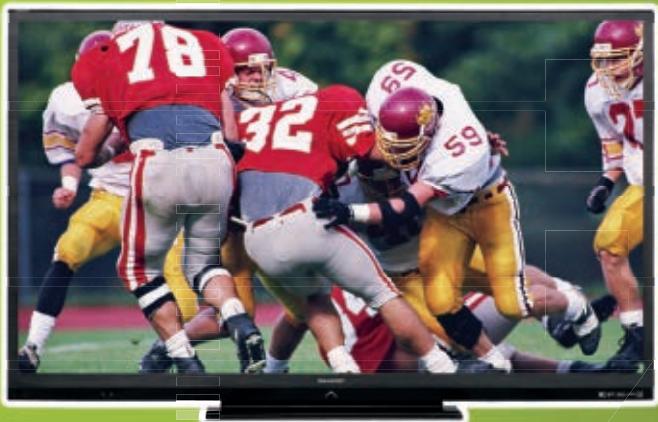
► **Sharp LC-70C6400U 70" Class (69.5" Diagonal) 1080p LED LCD HDTV:** This 70" edge-lit LED TV features AquoMotion 240 for brilliant, crisp images, even in fast action scenes. Built-in WiFi gives you easy access to today's most popular apps. Item #770640



▲ **Samsung UN55ES7150 55" Class (54.6" Diagonal) 3D 1080p Slim LED LCD HDTV:** Featuring built-in WiFi with web-browsing and a dual-core processor, this LED Smart TV serves as a gateway to a world of entertainment, social networking and multitasking. You'll be connected more than ever, without the wait. Item #755150



▲ **Samsung UN55ES6150 55" Class (54.6" Diagonal) 1080p Slim LED LCD HDTV:** Entertainment is taken to new HD heights with this Samsung 55" Smart 1080p HDTV. With a Clear Motion Rate of 240 and built-in WiFi with web-browsing, you'll always be connected. Item #655615



# Gauging popular opinion

## A recap of the past year's issues and our readers' responses

AS WE START a new year, we look back on the past year of Informed Debates.

Some of our questions returned fairly even results, such as "Should you be able to opt out of Social Security?" and "Should Supreme Court proceedings be televised?" Some ignited social media campaigns to stuff the ballot box. "Should marijuana be legal?" "Do the benefits of 'fracking' outweigh the risks?" and "Are 'stand your

ground laws' a good idea?" were picked up by various blogs, which called on members and non-members alike to weigh in. You'll see, in the results for those Debates, less than balanced totals.

In the case of a couple of our questions—the one on marijuana and "Are charter schools a good idea?"—Debate voters proved to be aligned with voters at the polls this past November. The 2012 elections saw

two states legalizing marijuana (Colorado and Washington) and two (Georgia and Washington) holding referendums on charter schools. Both measures garnered majority votes.

Speaking of voting, the November Debate asked the question "Should voting be mandatory?" The results implied one thing that many of our debates show: Americans do not like being told what to do.—Steve Fisher

## Here are the issues we looked at in 2012:

**January:** No Debate

**February ✓Yes 53% No 47%**  
Should you be able to opt out of Social Security?

**Yes** Merrill Matthews, resident scholar, Institute for Policy Innovation  
**No** Greg Anrig, vice president, The Century Foundation

**March ✓Yes 94% No 6%**

Should marijuana be legal?

**Yes** Ethan Nadelmann, executive director, Drug Policy Alliance  
**No** Robert L. DuPont, president, Institute for Behavior and Health Inc.

**April ✓Yes 92% No 8%**

Do the benefits of "fracking" outweigh the risks?

**Yes** Lee Fuller, vice president, Independent Petroleum Association of America  
**No** Robert Howarth, Atkinson Professor, Cornell University

**May ✓Yes 89% No 11%**

Should juries for high-profile criminal trials be anonymous?

**Yes** Donald E. Shelton, chief judge, Michigan 22nd Judicial Circuit  
**No** Lucy A. Dalglish, executive director, Reporters Committee for Freedom of the Press

**June Yes 26% ✓No 74%**

Do the benefits of "super PACs" outweigh the criticisms?

**Yes** Anthony Sanders, attorney, Institute for Justice  
**No** Meredith McGehee, policy director, Campaign Legal Center

**July ✓Yes 53% No 47%**

Does a country's economic prosperity lead to happiness?

**Yes** Arthur C. Brooks, president, American Enterprise Institute  
**No** Jeffrey Sachs, director, Earth Institute, Columbia University

**August ✓Yes 68% No 32%**

Are charter schools a good idea?

**Yes** Mike Feinberg, co-founder, Knowledge Is Power Program  
**No** Julie Cavanagh, teacher, member of Grassroots Education Movement

**September ✓Yes 58% No 42%**

Should Supreme Court proceedings be televised?

**Yes** Bruce Peabody, professor, Fairleigh Dickinson University  
**No** Diana Schaub, Garwood Visiting Professor, Princeton University

**October ✓Yes 94% No 6%**

Are "stand your ground" laws a good idea?

**Yes** Jacob Sullum, senior editor, Reason magazine  
**No** Christopher W. Brown, communications director, Second Chance Campaign

**November Yes 31% ✓No 69%**

Should voting be mandatory?

**Yes** Norm Ornstein, resident scholar, American Enterprise Institute  
**No** Jason Brennan, assistant professor, Georgetown University

**December ✓Yes 82% No 18%**

Are social media actually making us less social?

**Yes** Dr. Gregory Jantz, author  
**No** Keith N. Hampton, associate professor, Rutgers University

Marijuana legal?



Mandatory voting?



Anonymous jurors?



You can reach us with your Debate comments and suggested questions by email at [debate@costco.com](mailto:debate@costco.com); by fax at (425) 313-6718; or by mail at P.O. Box 34088, Seattle, WA 98124-1088.



# New Year, New Ideas!

Start the New Year off right with lean, juicy and tender pork.

Every January, many of us make the same two resolutions: Eat better and spend smarter. When it comes to keeping these resolutions, the answer is tastier than you ever imagined: Give pork a starring role on your menu!

## Less Fat

Seven tender, juicy pork cuts have less fat per ounce than a skinless chicken thigh, so pork

is an amazingly delicious way to eat better. And because pork offers great value, you can enjoy your favorite pork dishes and new pork recipes more often.

a 3-minute rest. Be sure to use a digital cooking thermometer for accurate results.



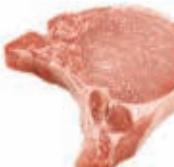
## Juicy News!

For juicy, tender pork, the USDA recommends cooking pork chops and roasts to an internal temperature of 145°F for medium doneness, followed by



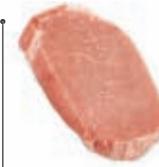
### Bone-in LOIN CHOP

With a distinctive T-shaped bone, this chop is meaty and flavorful.



### Bone-in RIB CHOP

This juicy cut features a large portion of loin meat and a rib bone for extra flavor.

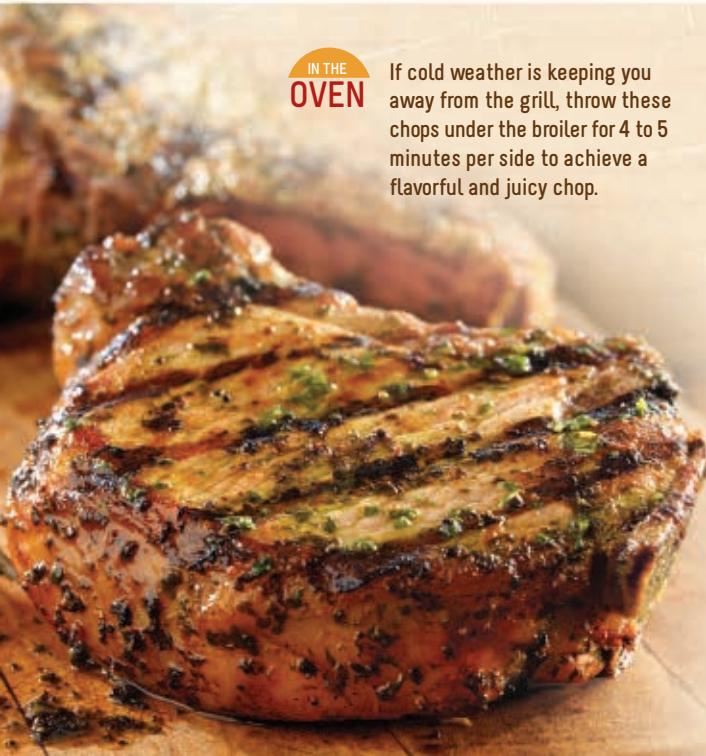


### Boneless CENTER-CUT CHOP

Cut from the top of the loin, this chop offers quick cooking and is versatile.

## IN THE OVEN

If cold weather is keeping you away from the grill, throw these chops under the broiler for 4 to 5 minutes per side to achieve a flavorful and juicy chop.



## Pork Chops with Basil-Garlic Rub

Prep Time: 20 to 30 min. • Cooking Time: 10 to 12 min.

4 pork bone-in rib chops,  $\frac{3}{4}$ -in. thick  
2 garlic cloves, peeled  
1 cup fresh basil leaves, packed  
2 tbsp. fresh lemon juice

2 tbsp. extra-virgin olive oil  
1 tsp. coarse salt  
 $\frac{1}{2}$  tsp. freshly ground black pepper

With machine running, drop garlic into food processor to mince. Stop, add basil; process until chopped. Add lemon juice, oil, salt and pepper; process to make a thin, wet rub. Spread both sides of pork chops with basil mixture. Let stand 15 to 30 minutes.

Prepare medium-hot fire in grill. Brush grate clean and oil the grate. Grill chops over direct heat, turning once, to medium-rare doneness, 5 to 6 minutes per side, or until internal temperature reaches 145° F, followed by 3-minute rest.

Yield: 4 servings



Be inspired®  
[PorkBeInspired.com](http://PorkBeInspired.com)

# Balsamic Rosemary Pork Loin with Roasted Potatoes

Prep Time: 15 min. • Cooking Time: 1 hr.

2½ lb. boneless top loin pork roast	2 tbsp. balsamic vinegar
1½ cups fresh rosemary	1 tsp. salt
12 cloves garlic	2 tsp. black pepper
3 tbsp. olive oil	2½ lb. small red potatoes, cut into ½-inch wedges

Preheat oven to 450° F. In a food processor, combine rosemary leaves, garlic, oil, vinegar, salt and pepper and pulse to make a coarse, wet paste, scraping down the bowl as necessary. Spread ¾ of paste on all sides of roast. Place roast, fat side up, in shallow roasting pan large enough to hold roast with 3 inches room around all sides. Roast 15 minutes.

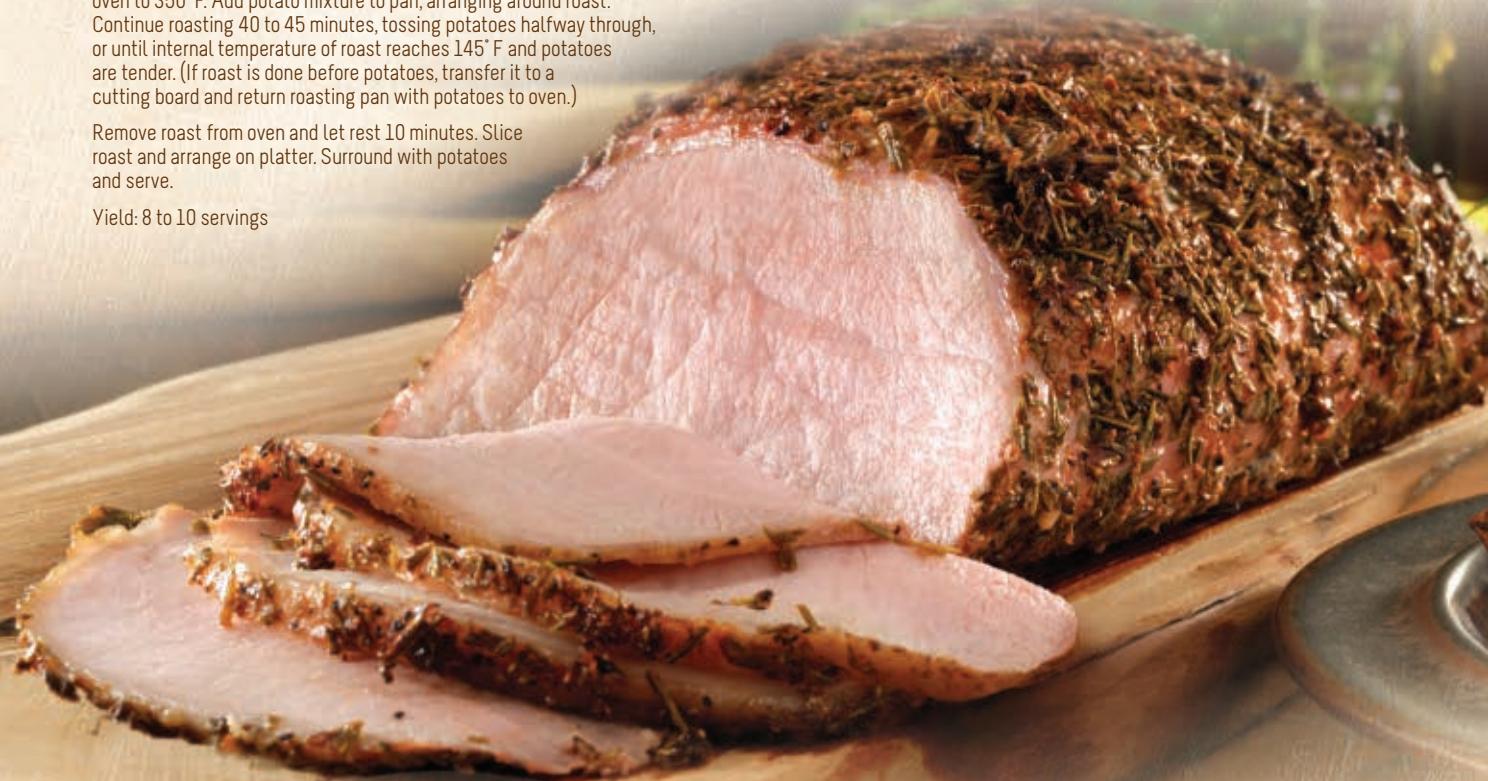
Meanwhile, in large bowl, combine potatoes and remaining paste. Reduce oven to 350° F. Add potato mixture to pan, arranging around roast. Continue roasting 40 to 45 minutes, tossing potatoes halfway through, or until internal temperature of roast reaches 145° F and potatoes are tender. (If roast is done before potatoes, transfer it to a cutting board and return roasting pan with potatoes to oven.)

Remove roast from oven and let rest 10 minutes. Slice roast and arrange on platter. Surround with potatoes and serve.

Yield: 8 to 10 servings



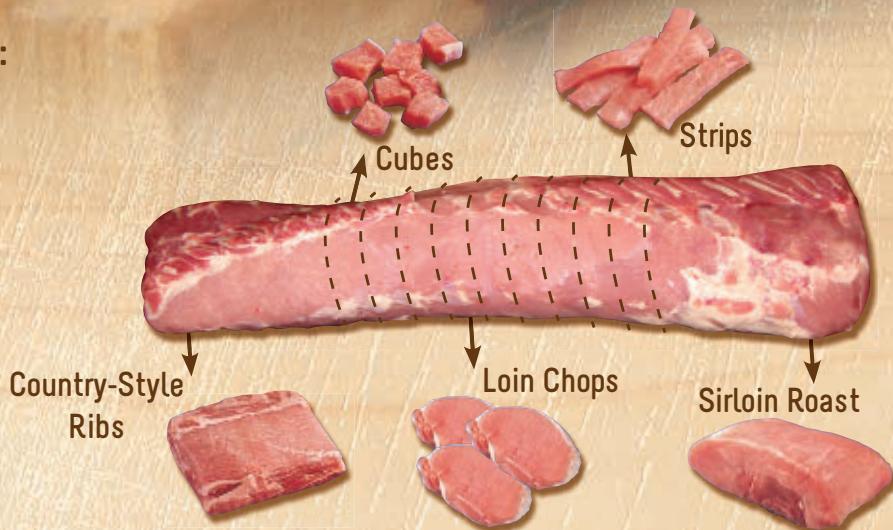
This flavorful roast is a cinch to prepare, with just 15 minutes of prep time. Use any leftovers to create lean, flavorful meals throughout the week.



## The Boneless Pork Loin: VERSATILITY & VALUE

This versatile cut is perfect for any occasion, from weeknight dinners to a relaxed brunch. Low in fat and bursting with flavor, the boneless loin can be roasted whole, stuffed, cut into chops or cubed. Creative cooks can use any leftovers in quick sandwiches, stir-frys, omelets and more.

The pork loin offers several options for delicious pork recipes. From ribs and chops to roasts, pick your favorite!



► See digital editions for video.



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Item numbers vary.

# Creative showcase

## Jo Packham shares stories that inspire

By Stephanie E. Ponder

WHEN ASKED WHAT title is on her business card, Jo Packham checks, only to find she's not given herself one. "Your question [makes] me think that I should come up with something clever, since 'president' is so expected," she replies. But president of Where Women Create Press tells only part of the story: The Costco member is also creator and editor in chief of the quarterly magazines *Where Women Create*, *Where Women Cook* and the newly launched *Where Women Create BUSINESS*.

Packham, who has never considered herself an artist, has always loved "beautiful things, beautiful artwork, beautiful jewelry," and the people who make them, she tells *The Connection* while in Seattle for a *Create* photo shoot. It's a passion that has taken her from running an art supply store, to working as a publisher of cross-stitch and other arts-and-crafts books, to her current job.

### Making success

Packham took her first tangible steps toward bringing the crafty community together when she organized the national Women Create event in 2005. The same year she published the book *Where Women Create: Inspiring Work Spaces of Extraordinary Women* (Sterling, 2005). But on the heels of those successes, the publisher with whom she released most of her books was bought out. Packham found herself in possession of little more than the name *Where Women Create*.

As luck would have it, a lunch meeting with Kellene Gilhoff, owner of magazine publisher Stampington & Company, and Jenny Doh, then editor in chief, resulted in the birth of the magazine *Where Women Create*. (Stampington is known for its niche



craft publications, which have very little advertising and are published on heavy stock paper that makes for collectible issues.)

Packham set the look and feel of the magazine from the first issue: She featured approximately 12 artists—young and old, professionals and hobbyists—with each getting six to 12 pages to tell her own story in her own words.

"I make all women sign off on their own articles," she says, explaining her editorial approach. "We correct spelling, but not grammar. I want their personalities to show through."

From the beginning she has relied on the arts-and-crafts community, in particular the



Jo Packham

HAZEN PHOTOGRAPHY

women she's featured, to lead her to the next round of stories. Along the way, she's built a community she trusts.

"I believe that people who work with their hands, whether it be jewelry or gardening or food, are truly good, hardworking people," Packham says. "They do it for the passion, not the paycheck. Those are the kind of people I want to surround myself with."

### Business heats up

During a photo shoot for a *Create* story on clothing and accessory designer Robin Pearl Brown, Packham saw the need for a second magazine. "I'd been traveling a lot and saw the foodie movement coming.... [Robin] has the most beautiful kitchen in the whole world," she explains. "I called [Stampington's] Kellene on the phone and said, 'We need to do *Where Women Cook*.' " The magazine was launched with the Winter 2011 issue.

Packham says the latest title, *Where Women Create BUSINESS*, came about in a similar way. She says that as the economy worsened, she saw many artisans who wanted to take the next step with their business but didn't know how. Women entrepreneurs became her next target audience.

"I realized I needed to start a business magazine that I understood. There had to be a concrete takeaway," Packham continues, adding that most business magazines make her feel dumb for not having started and sold a business for millions by her mid-20s.

## Community building

Why the emphasis on women in her current career? "I've been the unknown artist ... in publishing," she explains. "I was a single mom trying to support my kids. And so I've walked that road, and I understand it."

"I don't want to sound altruistic, because I love this job. I know I'm smart enough to know I can't do it by myself. I have to learn all of those lessons so that I can be successful to help all these women be successful as well. We need to do it together."

It's important to note that Packham also helps out within her hometown community of Ogden, Utah. She created a group to revive Ogden's historic district, chaired the arts committee for Ogden Pioneer Days' 75th anniversary and has chaired—and restored—the town's Christmas Village for more than a decade. All in addition to supporting women who create in the kitchen or on the kitchen table,

"I promote women who make little craft projects or cupcakes. Sometimes I feel like I should be doing something more, like promoting nonprofit organizers or people working in Africa," she says. "If I can make a tiny difference so that someone's every day can be a little happier, a little more rewarding, a little more financially sound, then maybe that's my contribution, but it's enough for me." ☐

## supplier profile

**Business:** Where Women Create

**Founder:** Jo Packham, president

**Address:** 215 Historic 25th St.  
Ogden, Utah 84401

**Website:**  
<http://wherewomencreate.com>

**Email:**  
[inspired@wherewomencreate.com](mailto:inspired@wherewomencreate.com)

**Items at Costco:** Where Women Create BUSINESS is currently available in most Costco warehouses. The new issue of *Where Women Create* will be available in February. The new issue of *Where Women Cook* will be available in March.

### Comment about Costco:

"I love Costco! I've belonged to Costco forever. When Costco moved to Ogden, managers came in and introduced themselves and made an effort to be part of our community."—Jo Packham

# Get the whole story on whole-grain oats.



Whole grains like oats contain all three parts of the grain kernel: the bran, endosperm, and germ. It's true of oats in each of these varieties—instant oatmeal, old-fashioned, quick oats, and steel cut—making them, on a gram-per-gram-of-oats basis, an equally nutritious source of fiber, iron, and magnesium.

**Here's why that matters for your health:**

### For your heart

Diets low in saturated fat and cholesterol, and rich in whole-grain foods, may reduce the risk of heart disease. Not only are rolled oats a whole-grain food, they also have a kind of soluble fiber shown to help lower cholesterol, which could reduce the risk of heart disease.\*

How does it work? The soluble fiber in oats binds some of the cholesterol in your digestive tract, trapping it so your body doesn't absorb it all and can get rid of some of it naturally.

### For weight management

Because oats are a 100% whole-grain food and a good source of fiber, they tend to promote a feeling of fullness. Filling up on whole grains can be a smart move when watching your weight. A growing body of evidence shows that people who eat more whole grains tend to have healthier body weights and gain less weight over time than those who don't.



© Quaker Oats Company, 2012

Aim for at least three servings of whole grains, or about 48 grams, daily. Two excellent ways to add whole-grain goodness to your diet are **Quaker® Instant Oatmeal** and **Quaker Standard Oatmeal**.\*\*

\*Three grams of oat soluble fiber daily as part of a diet low in saturated fat and cholesterol can help reduce cholesterol, which may reduce the risk of heart disease. Old-fashioned and quick oats provide 2 grams per serving and instant oatmeal provides 1 gram per pouch.

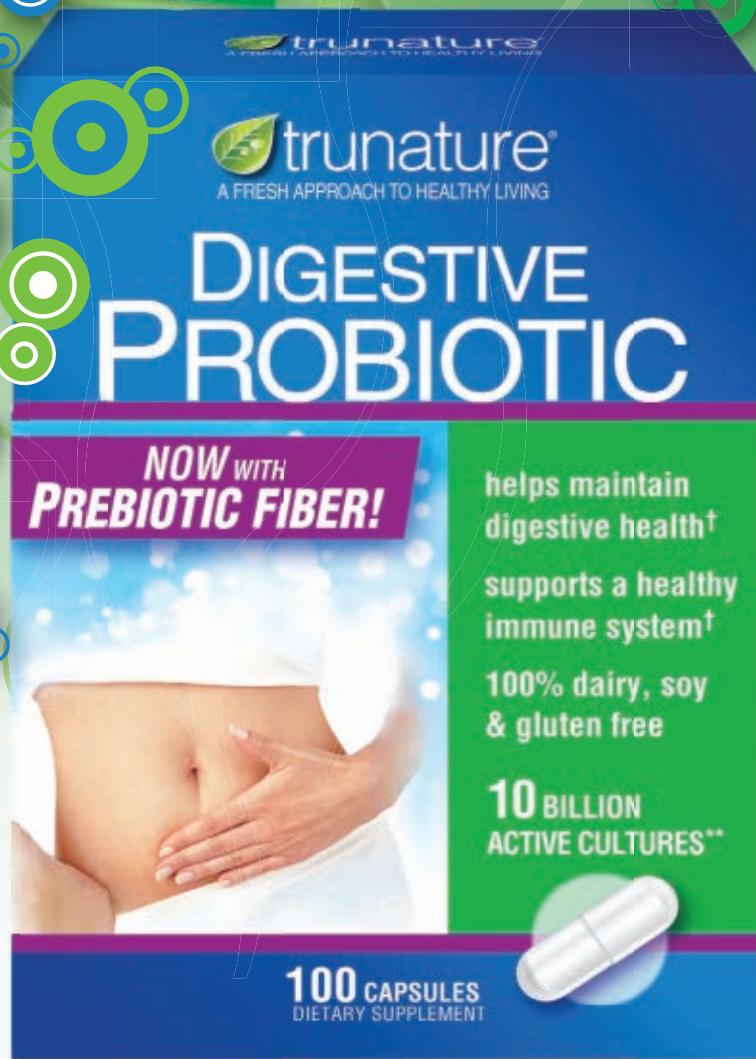
\*\*Quaker Instant Oatmeal provides at least 20 grams of whole grains per serving. Quaker Standard Oatmeal is 100% whole grain and provides 40 grams per serving.

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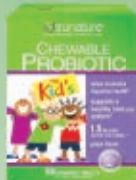
Stress, poor diet, medications, and even your common everyday hectic lifestyle can encourage harmful bacteria to flourish in your digestive system.

Just one daily trunature® Digestive Probiotic capsule, now formulated with prebiotic fiber, helps restore and maintain natural balance in your intestinal tract.†

Probiotics are the good bacteria. Prebiotics are the dietary fibers that help stimulate growth of these "friendly" probiotics for better digestion and a stronger, natural defense system. Probiotics and prebiotics work *together* to promote a healthy environment.

trunature® Digestive Probiotic, now better than ever!

Visit [Costco.com](http://Costco.com) to learn about trunature® Chewable Probiotic, tasty grape-flavored tablets for both kids and adults! Available at [Costco.com](http://Costco.com). Item #514726



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A FRESH APPROACH TO HEALTHY LIVING

†These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure, or prevent any disease.

# The Case for Probiotics & Prebiotics

**The human digestive tract plays host to a huge number of diverse, naturally occurring bacteria; an estimated 100 trillion line the intestinal tract alone.**

Most of these bacteria are not harmful; they actually work together to ensure proper digestion and well-being. Occasionally, factors such as stress, poor diet, antibiotics, and even lack of sleep disrupt the healthy balance of good versus bad bacteria. Results can be uncomfortable, and sometimes even life-threatening!

In order to maintain good digestive and immune health, a growing number of people are adding probiotic supplements to their daily health regime.

Simply stated, *probiotics* are the “friendly” bacteria that help restore balance in your intestinal tract. *Prebiotics* are the dietary fibers that help nourish the good probiotics and stimulate their growth. A dietary supplement that’s formulated with both probiotics and prebiotics offers the optimal win-win solution!

## Choosing a truly effective probiotic

With so many probiotic blends and brands to choose from, selecting one can be challenging. Not all probiotic strains are created equal ... and not all probiotic formulas are properly produced to provide the best possible benefits. It's recommended that you choose a trusted probiotic brand from a trusted source.

At minimum, read the label to get a clear indication of its usage; identify the strains and the number of colony-forming units (CFUs) in each dosage. Select quality strains that are extensively researched and whose beneficial effects are well established. Live bacteria count should be prominently shown on the package and measured in CFUs.

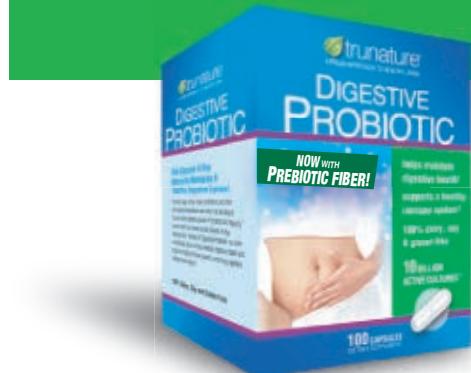
## Trust a leader in the field

**trunature® Digestive Probiotic** is produced under strict manufacturing guidelines and laboratory tested to ensure the highest degree of safety, efficacy, and stability. In keeping with the high standards of **trunature®** formulas, **trunature® Digestive Probiotic** offers exceptional quality at extraordinary value.

**trunature® Digestive Probiotic**, now with prebiotic fiber, the perfect balance of nature and science.

### trunature® benefits at a glance

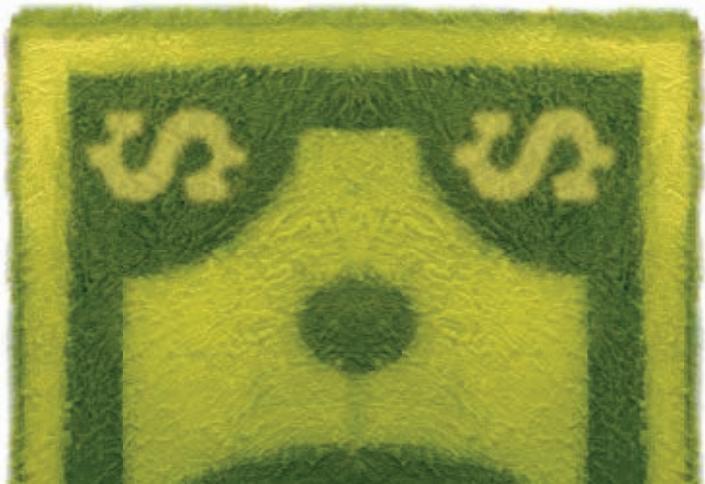
- **Delivers 10 billion CFUs in just one capsule a day, more live cultures than the most widely advertised brand**
- **Features *L. acidophilus* and *B. lactis* strains, long clinically proven to support digestive and immune health**
- **Individually blister-packed; protects against heat, light, and moisture**
- **Improved formula, now with prebiotic fiber**
- **100% dairy, soy and gluten free**



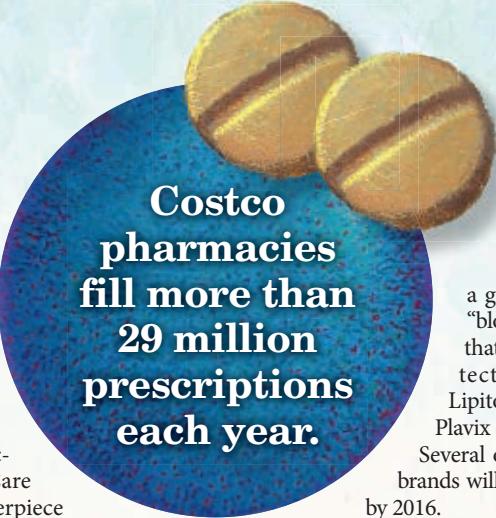
# An easy pill to swallow



Great prices and  
service help the  
medicine go  
down easily



ILLUSTRATIONS: MEDIA BAKERY



## **Costco pharmacies fill more than 29 million prescriptions each year.**

AT THE START of 2013, there remains much uncertainty, confusion and argument about the state of healthcare in the U.S. The Patient Protection and Affordable Care Act, a contentious centerpiece of the recent presidential campaign, is still under fire, and many of its components will not be enacted until 2014.

What that will mean in dollars to Costco members is impossible to predict. But right now, your membership can have a positive effect on what you're spending on healthcare if you're taking advantage of the significant value offered by Costco pharmacies.

"Costco is committed to saving members money on prescriptions," says Vic Curtis, pharmacist and senior vice president in charge of Costco pharmacies. "Regardless of the type of insurance you might have, we can accept it and can do one better: Our cash price on generic prescriptions may be lower than your insurance co-payment, and you can get a quantity larger than your insurance would normally cover. We have hundreds of generic drugs where a 90-day supply averages \$7 to \$8."

Available for more than 25 years, generic prescription drugs have saved the U.S. healthcare system and consumers more than \$1 trillion over the last 10 years, according to a recent independent report conducted by the Generic Pharmaceutical Association. In 2011, savings grew to \$1 billion every other day, due to the introduction of several new generics for

a group of so-called "blockbuster" brands that lost patent protection, including Lipitor, Singulair and Plavix (see table below). Several other blockbuster brands will be going generic by 2016.

Generic drugs are subject to the same quality requirements that the U.S. Food and Drug Administration enforces for brand-name equivalents. By law, the active ingredients, strength and action are identical. The big difference is cost, along with slight differences in color, shape, size or taste.

When your doctor writes a new prescription for you, a good habit is to always ask about a generic alternative to save money. Costco pharmacies may ask you if a generic can be substituted when filling a new prescription, and can check with your physician if necessary. Transferring prescriptions to Costco and looking for generic savings is as simple as bringing your prescription bottle to the pharmacy.

In addition to saving members money on prescriptions, Costco pharmacies strive to create affordable solutions to improve the quality of care and assist in the management of health-related needs.

"In the area of preventive care, Costco offers convenient walk-up service for commonly recommended young adult and adult immunizations at great prices," Vic reports. "And our wellness programs focused on special health-related screenings, such as osteoporosis and heart health, continue to expand." —David Wight

## **Comparing brand and generic prices**

Brand-Name Product	Brand-Name Price	Typical Pharmacy Generic Price	Costco Generic Price	Savings vs. Brand	Savings vs. Typical Pharmacy
<b>Lipitor</b> 20 mg, 90 count	\$526	\$191	\$34	93%	82%
<b>Singulair</b> 10 mg, 90 count	\$518	\$160	\$56	89%	65%
<b>Plavix</b> 75 mg, 90 count	\$597	\$163	\$24	96%	85%
<b>Lexapro</b> 20 mg, 90 count	\$440	\$235	\$11	98%	95%
<b>Actos</b> 30 mg, 90 count	\$969	\$459	\$269	72%	41%

Prices are valid as of November 23, 2012. Prices are subject to change without notice.

## **Other things to know about Costco pharmacies**

COSTCO PHARMACIES ARE a great place to get prescription medication at low prices, but they also offer a host of other services that make them a valuable health center for a variety of needs.

### **Flu shots, vaccines and health clinics**

Costco is one of the largest providers of retail immunizations. Pharmacist-administered vaccines for illnesses such as shingles (Zostavax), tetanus and whooping cough (Tdap), hepatitis A and B, human papillomavirus or HPV (Gardasil), meningitis (MCV4) and pneumonia are offered at all U.S. warehouses where permitted. (Go to [www.cdc.gov/vaccines](http://www.cdc.gov/vaccines) for more information about vaccinations.) Prices average \$10 to \$15 less than those charged by other retailers.

No appointment is necessary, and immunizations are provided in the privacy of a pharmacy consultation room by Costco immunization-certified pharmacists. Check with your pharmacy on:

- The availability of vaccines in your state
- Any age requirements (typically age 12 and older, but varies by state; parental consent is required for those younger than 18)

Healthcare clinics offer screening tests for cardiovascular risk (Healthy Heart Clinic), asthma and chronic obstructive pulmonary disease (Healthy Lung Clinic), bone thinning (Osteoporosis Clinic) and high blood pressure (Hypertension Clinic). These tests are available at no charge when offered.

Michael Mastromonica, pharmacist and assistant vice president in charge of clinical services, says, "Costco Pharmacy is committed to excellent customer service and strives to be the place where members feel comfortable asking medication questions and trust the advice provided. At most locations, we offer private consultation rooms next to the pharmacy where immunizations and other pharmacist-patient interactions and services can be performed in complete privacy."

### **Pet medications**

Costco pharmacies now dispense nearly 100 commonly used prescription drugs for dogs and cats. That means great value, with prices lower than

CONTINUED ON PAGE 32

## OTHER THINGS

CONTINUED FROM PAGE 31

those charged by most veterinarians or any of the online pet-med suppliers.

Another point of savings with both current and new prescriptions is the Costco Member Prescription Program (CMPP), a Costco-member-only program for those who have no prescription drug coverage through any insurance plan. (See "Consider cash" below.) Since pets are not eligible under their owner's medical plan, essentially they are uninsured and qualify for CMPP. Your Costco pharmacy will automatically initiate CMPP for your pet prescription, and you will get the lowest possible Costco price for that medication.

### Costco Pharmacy online

Costco.com enhances the warehouse pharmacy program by providing one-stop, 24-hour shopping convenience and privacy for prescription and over-the-counter medications. Deliveries are made anywhere in the U.S.

"Our online pharmacy also provides a convenient auto-refill option for having your recurring prescriptions filled and shipped automatically," says Chris Pierce, pharmacist and assistant vice president.

Other popular online functions include a pricing guide, free ground shipping for prescriptions (one national

retailer tacks on \$1.95 per shipment), email refill reminders, a prescription status link and streamlined checkout.

With the new Costco.com app, members can now refill prescriptions for warehouse

pickup and check the status of orders using a smartphone or tablet. A national consumer magazine recently rated the Costco app best (in regard to pharmacy) for checking drug prices and other info, allowing members to compare prices and research options. The free app is available for Android and Apple devices.—T. Foster Jones

### Connecting

Check the "Pharmacy" page at Costco.com for information on all pharmacy services, drug pricing, health fair schedules, pharmacy locations and more.

# A prescription for businesses

IF YOU'RE A business owner, Costco has a program that can save your company and employees money on prescription drugs.

The program, offered through Costco Health Solutions, offers prescription medicines through Costco's in-warehouse pharmacies or through a network of 64,000 independent pharmacies that have agreed to pre-negotiated prices. The program follows Costco's approach for all its products and services: Prescription drugs are sold for a small price above cost.

Also, any rebates offered by the manufacturer are passed on to the purchaser at the point of sale. The result: significant savings for participants in the program, typically 10 to 15 percent over other prescription drug plans—and sometimes more.

"The Costco Pharmacy adheres to the same Costco philosophy as other areas of our business; we keep a tight rein on expenses, take lower markups and pass discounts and rebates from manufacturers to our members at time of purchase," says Chris Pierce, the Costco assistant vice president who oversees the program.

Participants in the program also get access to the other services offered at Costco's in-warehouse pharmacies, including clinical services, walk-up immunization services and free health screenings.

For Nippon Paper Industries USA, a 200-employee company based in Port Angeles, Washington, the Costco program has meant savings and convenience. Cathy Price, the company's human resources manager, says her company's cost of pharmacy services is down by 43 percent compared to the program they formerly used.

The company bases its pharmacy premiums for employees on actual costs. That means savings are passed on to employees in the form of lower co-pays and the price of medicines.

"The savings have been phenomenal," Price says. "It's proven very valuable to us in our benefits program. I'd recommend it to anybody."

To learn more about the program and what's needed to set it up, visit [www.costco.com](http://www.costco.com) and search for "prescription insurance," or call toll-free 1-877-426-7680.—Tim Talevich

# Consider cash

IF YOU HAVE a drug benefit through your insurance or Medicare plan, you probably aren't aware of the true cost of your medications, just the co-pay. Plus, your insurance provider has likely negotiated special pricing with its preferred pharmacy, so that is where you are getting your prescriptions filled. But do you know if you're really getting the best price?

"We've heard of members with Medicare Part D who found that paying cash for their prescriptions at Costco was less than their co-pay at another pharmacy," says Vic Curtis, Costco Pharmacy senior vice president.

His advice: Check with your Costco pharmacist for Costco's cash price for the medications you take regularly, then check that price against your current co-pay for the same drugs. If Costco's price is lower, just switch your prescriptions to Costco. You could be saving money.

If you don't have a drug benefit or lack medical insurance, the Costco Member Prescription Plan (CMPP) is for you. By signing up, Costco becomes your preferred pharmacy and offers special reduced pricing on select medications, both branded and generic.

"For example," notes Vic, "the cash price for Bayer Contour 100 strips, used by diabetics, is currently \$108.97," while CMPP members pay \$56.66. The exact amount of savings per drug can vary and usually ranges between 2 and 3 percent, he adds, but can be significantly more.

If you have insurance, but all your medications aren't covered, you can still take advantage of CMPP for those medications that aren't included in your plan.

**Added bonuses:** Pet medications are also covered under CMPP, and all of your prescription costs count toward your Executive Membership 2% Reward.

—Anita Thompson

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By Andrea Downing Peck

**B**ERIBERI, RICKETS, scurvy and other diseases linked to vitamin deficiencies no longer make headlines, but that does not mean most Americans are getting all the nutrients they need from their modern diets.

In theory, a healthful and balanced diet filled with an ample supply of protein, fresh fruits, vegetables and whole grains would provide the recommended amounts of vitamins, minerals and macronutrients. The problem, however, is that many people fall short of that ideal, consuming mainly highly processed foods filled with empty calories.

Dr. David Katz, founding director of Yale University's Prevention Research Center, describes the American diet as "islands of deficiencies in a sea of excess."

"There is absolutely a very strong, evidenced-based reason to be concerned about deficiencies in the typical American diet," Katz says. However, he adds, our diverse and vitamin-fortified food supply means vitamin deficiencies today rarely result in disease but



# Running on empty

## Vitamin deficiencies can create health issues

do cause people to have lower levels of vitamins and minerals than would be "optimal for health."

Older people have a higher risk of vitamin deficiencies because they eat less, taking in fewer calories and nutrients, especially if their diets become less varied. An estimated 10 percent of the population age 65 or older has anemia caused by low levels of folic acid or vitamin B-12, according to the University of Maryland Medical Center.

Vitamin D deficiency, meanwhile, is believed to be a contributing factor in health problems ranging from infertility to cancer. While experts continue to quarrel over the percentage of Americans who are vitamin D deficient, a growing number of health professionals recommend taking extra vitamin D.

"Taking vitamin D supplements is important for your health because you can't really get enough vitamin D without a supplement," says Dr. Michael Holick of Boston University School of Medicine, who also subscribes to the benefits of a daily multivitamin.

Holick, a Costco member, believes fish oil supplements containing omega-3 fatty acids are another worthy addition to most people's

daily regimens. While omega-3's heart-healthy attributes may not be ironclad, he says, "I take it with my vitamin D. I don't think it will harm me. That is the important message. If you are going to take something, make sure it doesn't harm you."

For consumers, that means talking to your healthcare professional before taking dietary supplements since they can interfere with some prescription medicines or cause complications in

people with certain health conditions. In addition, consuming mega-doses of fat-soluble vitamins A, D, E and K can cause health problems because excess amounts are stored in fat tissue and in organs throughout the body. Too much vitamin D, for example, can cause weight loss, thirst, itchy skin and other symptoms, while high doses of vitamin E can impair blood clotting. Pregnant women need to be particularly careful about consuming too much vitamin A since excessive quantities can lead to birth defects.

Dr. Michael Roizen, chief wellness officer at Cleveland Clinic, is an advocate for taking a

### The Costco Connection

Costco members will find a variety of vitamin-rich foods, as well as USP-rated vitamins and supplements, at their local Costco.

### USP sets the standard

COSTCO MEMBERS shopping for vitamins and supplements will see the USP label on all Kirkland Signature™ over-the-counter items. What does that label mean?

The United States Pharmacopeial Convention (USP) is a scientific nonprofit organization that sets standards for the identity, strength, quality and purity of medicines, food ingredients and dietary supplements manufactured, distributed and consumed worldwide. USP's drug standards are enforceable in the United States by the Food and



Drug Administration, and these standards are developed and relied upon in more than 140 countries.

For nearly 200 years, USP has developed and updated standards with the needs and quality standards of patients and consumers in mind. Since its founding in 1820, USP has helped secure the quality of the American drug supply.

Costco buyer Teresa Thompson says, "We want to go the extra step to let members to know they are getting the highest-quality products." —T. Foster Jones



## Vitamin-rich foods

**Vitamin A.** Liver, salmon, kale, turnip greens, spinach, broccoli, carrots, sweet potatoes, squash, cantaloupe, apricots, red peppers and tomatoes

**Vitamin B-6.** Brown rice, whole-wheat bread, pistachios, garlic, chicken, lean beef, pork tenderloin, tuna, cod, potatoes, avocados, bananas

### Vitamin B-9 (folate/folic acid).

Legumes, sunflower seeds, spinach, collards, asparagus, avocado, peanuts, corn, broccoli, tomato juice

**Vitamin B-12.** Clams, mussels, oysters, crab, lobster, trout, salmon, beef, poultry, eggs, milk, cheese

**Vitamin C.** Oranges, grapefruit, broccoli, strawberries, cantaloupe, baked potatoes, tomatoes

**Vitamin D.** Salmon, tuna, mackerel, oysters, eggs, mushrooms, milk, yogurt

**Vitamin E.** Sunflower seeds, some nuts, spinach, broccoli

**Vitamin K.** Kale, collards, Swiss chard, turnip greens, Brussels sprouts, asparagus, cabbage, prunes

multivitamin, but he reads labels carefully. He selects a pill that contains no more than 3,500 IU of vitamin A. In addition, he looks for a "USP Verified" mark on the bottle (see sidebar) indicating the dietary supplement has been voluntarily tested and meets purity, potency and quality standards.

Nonetheless, not all physicians agree a multivitamin is beneficial. While Katz typically suggests his patients take vitamin D, omega-3 fatty acids and probiotics, he does not automatically recommend adding a multivitamin to that list.

"If you are concerned about your nutrient intake, raise the issue with your doctor," he says. "It is not a one-size-fits-all scenario."

Dr. Audrey Cross, a nutritionist who taught for 20 years at Columbia University's Mailman School of Public Health, also recommends a measured approach. As a first step, she suggests using a food diary to determine whether your family is eating enough of the right types of foods.

"The majority of Americans are not vitamin or mineral deficient," Cross says. "What we are is overfed. We take in too many calories, and those calories often are empty calories compared to eating fresh and wholesome food. Most people are not vitamin deficient because they eat so much they ultimately sort of compensate." □

*Andrea Downing Peck is a freelance writer from Bainbridge Island, Washington.*

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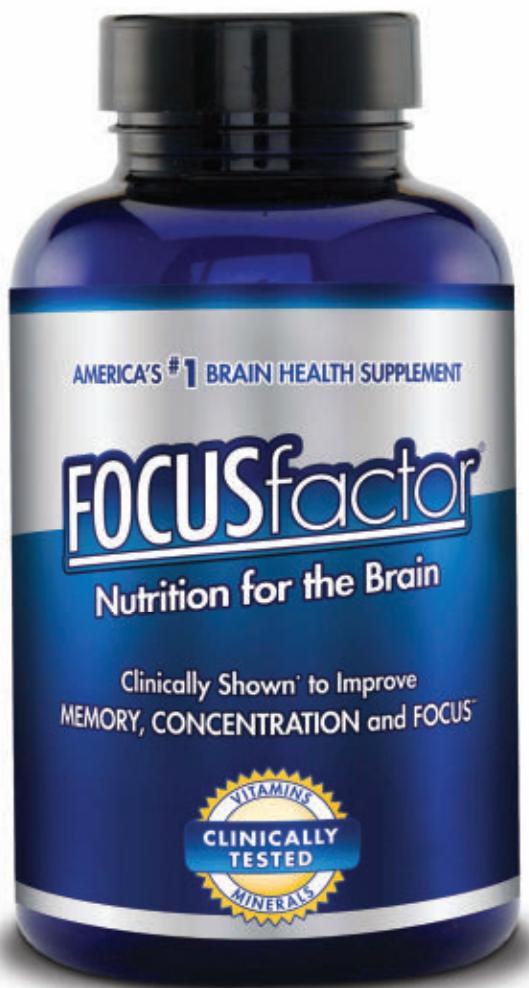


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# Five foods to add to your diet this year



**By Kristin Kirkpatrick**

THEY SAY that variety is the spice of life, and it's especially true when it comes to diet. The more variety, the more vitamins and minerals we feed our bodies. This year, why not add these super health foods to your diet?

## Black rice

If white rice is a staple in your diet, you're missing out on a whole new rice world. Black rice has been around for thousands of years, but only now is it getting the attention it deserves. Evidence suggests that black rice may have more cancer-fighting antioxidants than blueberries or blackberries. It's also loaded with fiber and B vitamins.

## Frozen oatmeal with frozen cherries

Numerous research studies prove that breakfast is the most important meal of the day. Breakfast eaters tend to weigh less and are healthier than those who skip it. But, many people say they're just too busy in the morning. The solution? Buy some frozen oatmeal and frozen cherries for a quick, microwaveable breakfast high in fiber and antioxidants. The oatmeal will help keep you fuller for longer, and the cherries will help your body fight off nasty free radicals.

## Hemp seed

When it comes to taking in omega-3 fatty acids (shown to help fight inflammation, keep the brain healthy and decrease the risk of heart attack), a little bit of hemp seed goes a long way. Throw some in a smoothie, stir into yogurt or even sprinkle some on a peanut butter and jelly sandwich. If you don't like fish and



SADDAKO/SHUTTERSTOCK.COM  
you don't want to take a supplement, hemp seed is a cheap, easy way to get omega-3s.

## Vegan gluten-free veggie patties

These low-calorie patties are a great option for picky kids (and adults) who are looking for an easy way to eat more vegetables. Veggie patties give you a burger-like experience without the calories and saturated fat.

## Lemon juice

Looking to lose weight? Goal number one is to stop drinking calories, but that doesn't mean chugging down the fake stuff (diet cola), as artificial sweeteners have been linked to increased waist circumference, increased appetite and increased risk for vascular events. Instead, drink water with a drop of bottled lemon juice or slices of lemon. It's easy, tasty and hydrating, and it may help you lose weight. ☺

**Costco member Kristin Kirkpatrick** is the manager of wellness nutrition services at the Cleveland Clinic Wellness Institute (<http://my.clevelandclinic.org>)



## The Costco Connection

All of these foods, and many more, are available at most Costco locations.

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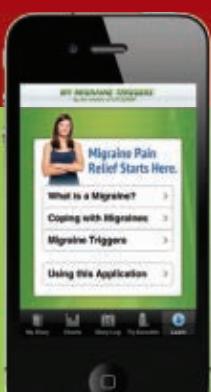
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# Behind the mask

## Decoding anti-aging creams

By Malia Jacobson

**C**OSTCO MEMBER Raina Johnson of Tacoma, Washington, is no stranger to skin care. She started using anti-aging lotions as a teen, after a science teacher taught a brief lesson on the protective benefits of sunscreen. Now in her mid-30s, she has two decades of skin-smoothing knowledge under her belt, but she still wonders if she's choosing the best ingredients for her dry, sensitive skin.

Anti-aging skin care is indeed confusing, thanks to the burgeoning array of age-fighting ingredients listed on labels, says Costco member William Ting, M.D., a board-certified dermatologist with California Dermatology Care in San Ramon, California. A quick glance at store shelves can set curious minds spinning. What's the difference between alpha hydroxy acid and beta hydroxy acid? Do retinoid creams help even skin tone, or do they worsen redness? And when should products be applied for maximum effectiveness?

Wondering about the best way to keep your skin looking young? Here's some advice

from several experts about the best anti-aging ingredients in products today.

**Topical retinoids.** Retinoid creams are anti-aging superstars: Over the past two decades, retinoids have been shown to stimulate collagen production, speed skin-cell turnover and minimize fine lines.

But topical retinoid creams can spark redness, irritation and peeling in sensitive individuals, and are best used under a dermatologist's supervision, says Ting. When using a retinoid cream, start with the lowest strength (.025 percent or .05 percent cream) and apply it every other night after moisturizer. Because retinoids can increase sun sensitivity, daily sun protection is a must.

**Antioxidant vitamins.** Anti-aging formulations are chock-full of antioxidant vitamins such as C and E—but can skin really absorb vitamins from a cream? Absolutely, says Costco member Joshua Zeichner, M.D., director of cosmetic and clinical dermatology research at Mount Sinai Hospital in New York

### The Costco Connection

Costco members will find a wide variety of high-end skin-care products at great savings at their local Costco and on Costco.com.

City. "Vitamins C and E help prevent free-radical damage to skin cells, and they've been proven in clinical trials to help skin maintain healthy collagen and elastin."

**Resveratrol.** A red-wine compound touted for its anti-aging properties, resveratrol is popping up in skin-care formulations that claim to reverse the signs of aging. According to its proponents, resveratrol packs a powerful antioxidant punch to soothe inflammation, protect skin against environmental damage and fight premature aging. Research on resveratrol is limited, but Ting believes it can be an effective part of an anti-aging skin-care routine, especially when paired with an effective sunscreen. "Combined with good sun protection, antioxidants can help minimize adverse results of sun damage," he notes.

**Hydroxy acids.** These popular over-the-counter skin-care ingredients help skin shed dead cells faster, resulting in a smoother, glowing complexion. But all acids are not created equal; alpha hydroxy acid and beta hydroxy acid, two commonly seen exfoliants, are not the same thing. "Alpha hydroxy acids are water soluble, whereas beta hydroxy acid is lipid soluble. That means alpha hydroxy acids are better utilized on mature, sun-damaged skin, whereas beta hydroxy acid [which appears on labels as salicylic acid] is better suited to acne-prone, oily skin," says Zeichner.

**Hydroquinone.** Hydroquinone is a tried-and-true ingredient to treat hyper-pigmentation (uneven skin tone). Hydroquinone is available over the counter in strengths of 2 percent or less, while prescription-strength creams contain anywhere from 4 percent to 10 percent hydroquinone and are sometimes combined with a retinoid cream or a topical steroid (combining these powerful agents is best done under a dermatologist's care).

**Sunscreen.** Johnson shades her face with a daily dose of SPF 60, a habit that dermatologists applaud. To fight signs of aging, the most important part of daily skin care is strict daily sun protection with a broad-spectrum UVA/UVB sunscreen of SPF 30 or higher, says Ting. Many modern sunscreens are light and not greasy, so even oil-prone complexions should take cover with a high SPF (for oily skin, pick oil-free noncomedogenic formulas).

"We have cosmetic creams that can help aging skin, but nothing can replace preventing damage to begin with," says Zeichner. □

Malia Jacobson is a nationally published health journalist.

## Buyer's pick

**Mark Fenick**  
Sporting Goods buyer



WE ARE VERY excited to be offering the Teeter brand of inversion tables to our members. The industry leader since 1981, Teeter has a 31-year history of using inversion therapy to treat low back pain and help people keep active.

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brain, strengthen ligaments, build core strength, encourage proper posture—the list goes on and on.

Many doctors, physical therapists and sports trainers use inversion to prevent compression, fatigue and joint injuries. Teeter has also been

endorsed by ultramarathoners, Olympic athletes, cyclists and golfers.

The Teeter model 600ia that Costco is carrying (Item #670978) offers several enhancements, such as an improved ankle system, a DVD with fitness routines and an adjustable lumbar/neck support. Costco's price shows a \$50 savings or greater to regular retail.

Always consult your doctor before trying inversion or beginning any type of new exercise regimen. ☐

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# Zumba: A moving experience

By Teri Cettina

WALK INTO ALMOST any gym these days and you'll hear upbeat, international rhythms emanating from one of the workout rooms. You'll also see a crowd of sweaty, smiling participants high-fiving each other as they try out new dance moves. You guessed it: A Zumba® class is in session.

This high-energy, cardio dance workout is one of the hottest fitness trends in recent years, according to the American Council on Exercise (ACE). Colombian-born aerobic-dance instructor Alberto "Berto" Perez first introduced Zumba in the mid-1990s. One day, he forgot to bring his usual music to his aerobics class, so he improvised, using the Latin-inspired tunes he was carrying in his backpack. Students loved the music—and his fun choreography—so much that they asked for more.

Perez eventually moved to Florida, bringing his trademark classes—now called Zumba—with him. In 2001, he and two business partners began selling Zumba DVDs. Two years later, they began teaching and licensing instructors to take their dance-party moves to fitness centers worldwide. Their company, Zumba Fitness, estimates that 14 million students now take classes at 140,000 locations throughout the world.

Argentinean transplant Alejandra Burrone

teaches six Zumba classes a week at various gyms in Winston-Salem, North Carolina. She says her students love the classes because they feel more like fun dance parties than workouts—though most of the participants end up burning calories like crazy and boosting their fitness levels along the way. According to Burrone, there's also an emotional component to "letting loose" in Zumba class.

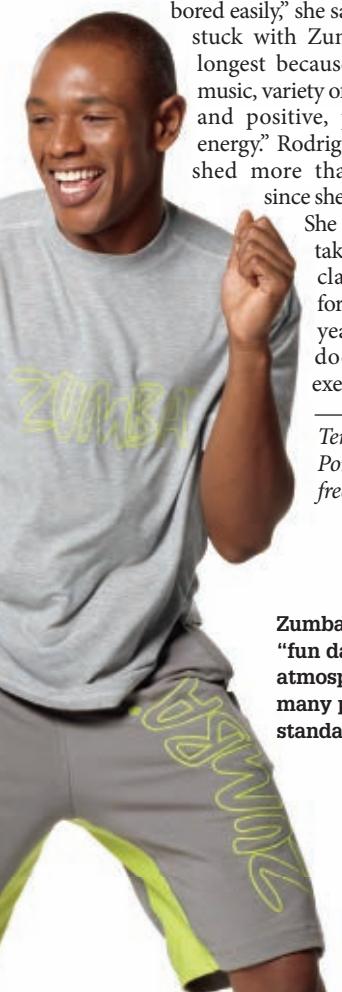
One student, after attending her first class, tearfully approached Burrone. "She thanked me for helping her feel happy after a terrible loss.

She had been a widow for six months and hadn't left her house until she tried Zumba," Burrone recalls.

Teri Mariani, from Portland, Oregon, recently tried Zumba for the first time via a DVD. She enjoyed it so much that when she recently joined a new gym, she made sure they offered Zumba classes. She now attends two classes a week. She says, "I always loved to dance, and I love the Latin-type music—so easy on the ears!"

## The Costco Connection

Costco members will find a selection of activewear at most Costco locations. Also available are training DVDs, with accessories, from Weight Watchers.



Allison Robins, spokesperson for Zumba Fitness, says a big reason Zumba is popular is that anyone can do it. "Our classes aren't about perfecting your dance moves—they're about moving every major muscle group in your body to fun, upbeat music," she says. The company offers eight different Zumba workouts through their classes and DVDs, including sessions for kids and seniors. They've also introduced Zumba for the Wii, Xbox and PlayStation3 gaming systems.

Megan Rodriguez, a Costco member in Long Beach, California, found Zumba a few years ago after trying—and quitting—many other activities at her gym (including spinning, yoga and kickboxing). "I'm a high-energy person who gets bored easily," she says. "I've stuck with Zumba the longest because of the music, variety of routines and positive, party-like energy." Rodriguez has also shed more than 50 pounds since she started Zumba.

She concludes, "I've taken two or three classes per week for more than two years, and it just doesn't feel like exercise to me."

*Teri Cettina is a Portland, Oregon, freelancer.*

**Zumba creates a "fun dance party" atmosphere that many prefer to standard workouts.**



**Fitness trainer**  
Tracy Anderson offers  
customized training

**By Steve Fisher**

OVER THE past few years, the Tracy Anderson Method of fitness training has garnered a lot of attention, with celebrity adherents such as Gwyneth Paltrow, Jennifer Lopez, Madonna, Courteney Cox and more touting its benefits. But it wasn't designed with celebrities in mind.

Tracy Anderson was not originally looking to become a trainer to the stars. At age 18, she had moved from her Indiana home to New York City to become a professional dancer, but an unintentional weight gain led to a struggle to maintain a "dancer's body" and an 18-year odyssey to develop a program for every body type.

In 1998 she turned her attention to small musculature and made it her mission. "I've developed content for a big hole in the fitness industry," she says. "They're just focused on the large muscles."

Paltrow discovered the now-36-year-old former dancer in 2005, after having a baby and struggling to get back in shape. "Gwyneth was so touched by how this method changed her body and her self-esteem after her second baby," says Anderson. At that point, "I'd been doing research for nine years," she continues. "Tested on 150 different women over five years." She was limited, however, by the fact that at the time there were no DVDs. "You could only have the method if you had me."

Paltrow would change that. Anderson and the actress became business partners in 2008, and Paltrow ended up producing and directing the trainer's first videos. Two of the videos are available individually at Costco.

With *The Tracy Anderson Method* the routines change every 10 days, and every 10 days there is a new series of about 13 different muscular structure movements, with the ultimate goal of reaching Anderson's *Metamorphosis* program. However, she cautions, "That's not for everybody to start with. And that's our most expensive product. It's more affordable for them to build their trust in me [and] their trust in the method. Make sure it works for them before investing a lot of money in it.

"We're all different heights [and] shapes," Anderson continues. "You don't want to look like someone else. You want to be the best you. And learn how to keep yourself the best-looking and healthiest you."

Here is Anderson's advice before starting a fitness program:

- \* Don't start a program because you have an event coming up in two weeks. Let that be the inspiration for getting started, but don't think, "I just need to get fit for this one thing, then I can go back to my old habits."
- \* Don't start something that gives you the wrong end result (such as a program that bulks your muscles, when you're looking to slim down).
- \* Don't be unrealistic. Recognize it takes hard work and commitment.
- \* Craft a plan that's doable. If you want to join a gym, be committed to using it on a regular basis. Be accountable to yourself and find a friend or group of friends who will help you stay on target.
- \* When you start exercising, it's not fun. It gets fun if you stay with it.
- \* Don't plan on just 15 minutes a day. Be prepared to ramp up the work as you go.
- \* Ask your doctor, "Can I exercise? Are there movements I can't do?" Then pick the program that inspires you or delivers the body type you want to have.
- \* Listen to your own body. There's a fine line between discomfort and pain.

# Learn the Method

**The Costco Connection**  
*The Tracy Anderson Method Mat Workout and The Tracy Anderson Method Dance Cardio Workout are available in Costco warehouses.*

**Tablet or smartphone?**  
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# Healthy choices

## Making the right medical decisions for you

EVERY DAY, people decide whether to take vitamins, supplements and prescription medications; whether to undergo screening for prostate, breast or colon cancer; and whether the benefits of elective surgery are worth the risks. They also decide what to do about common health problems like high cholesterol, diabetes and heart disease. In some cases, people must choose between options that range from "wait and see" to invasive surgery.

"Our patients and family members tell us they're overwhelmed with information and

with conflicting expert opinions," says oncologist and Costco member Jerome Groopman, M.D., co-author with his spouse, endocrinologist Pamela Hartzband, M.D., of *Your Medical Mind* (Penguin, 2012). "It seems like there must be one right answer for everyone, but most of medicine falls into a gray area."

"Risk is a highly relevant thing to consider," says cognitive psychologist Gretchen Chapman, professor of psychology at Rutgers University. But, she says, it can be hard to evaluate. People need to consider how data

were obtained and how they are presented to get a clear view. Both facts and feelings matter in medical decision-making. The approach that's right for one person might be wrong for another.

The prompts in this chart can help you explore and evaluate information to reach the best decisions for yourself. ☐

*Personality psychologist and Costco member Heidi Smith Luedtke writes about health, parenting and people skills.*

### Step 1

#### Assess your preferences

Your views on these factors provide a foundation for decision making.

##### Naturalism

Some people prefer natural therapies over synthetic ones, even when there are no discernible differences, Chapman says. Acknowledge your biases.

**Ask:** Other things being equal, do I prefer organic options or cutting-edge scientific treatments and technologies?

##### Time

"Many decisions involve trade-offs between now and later," Chapman says. And people focus more on the immediate future than the distant future. Take your sense of urgency into account.

**Ask:** Do I want a quick fix or am I willing to accept short-term costs to get long-term benefits?

##### Effort

Some options require significant effort from the patient. You may have to change your diet, limit your activities, take a leave of absence from work or attend numerous follow-up appointments.

**Ask:** Am I prepared to do what it takes to make this treatment successful for me?

##### Risk

"Risk perception has a strong emotional component," says Chapman. Even small risks may feel frightening. Psychologically, "there's a big difference between no chance of death and a one in a million chance," says Chapman.

**Ask:** How well do I tolerate risk and how will I cope with my fears?

### Step 2

#### Get good info

Complementary data from these sources can help you weigh the options.

##### Personal stories

may help you envision how a decision might affect your future, Groopman says. That's something the numbers won't tell you.

**Be aware:** A single vivid example can sway your decision, even if it is atypical. Personal stories evoke strong emotions and stick in one's memory. Your situation and experience may be different.

**Dig deeper:** Put personal stories in perspective by comparing them to data from large-scale studies. A friend's tale about a horrific side effect may seem less scary when you learn few patients have any problems at all.

##### Statistics summarize

average outcomes and risks associated with your treatment options and help you see the big picture.

**Be aware:** The way a number is presented can skew your view, says Groopman. A treatment that is 80 percent effective has a 20 percent failure rate. A drug that boasts a 30 percent reduction in your risk for heart attack sounds less impressive if you know your risk is only 1 percent without the drug.

**Dig deeper:** If possible, get stats based on people who are similar to you. Then look at the numbers from several angles. Chapman recommends converting probabilities into frequencies. It's easier to consider "eight out of 100 patients" than an abstract 8 percent.

##### Doctors' advice

takes research findings and clinical experience into account. Your physician may have decades of experience treating thousands of patients with the same problem.

**Be aware:** "Each of us—doctors, too—has our own way of thinking about medical issues," says Hartzband. Your physician may lean toward certain options based on her training, preferences and insurance-coverage issues.

**Dig deeper:** Get a second (or third) opinion if your doctor's approach is not consistent with other data sources, including your gut instincts. Your doctor, insurance company or a close friend can recommend another practitioner.

### Step 3

#### Find the best fit

The right decision for you is the one that offers the best chance of success given your specific medical situation and personal preferences. Your doctor can

help you sort out the information. But, Hartzband says, "In most cases, the answer ultimately comes from the patient."

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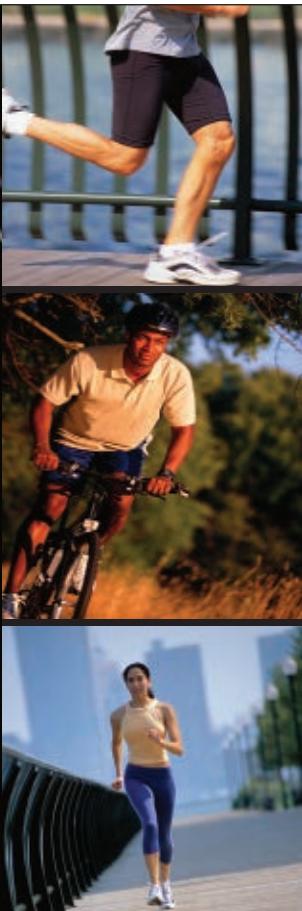
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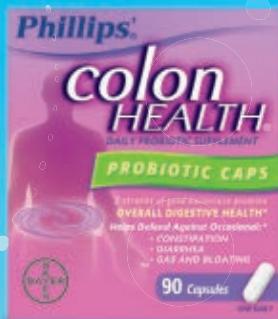
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# January is Birth Defects Prevention Month

ONE OUT OF every 33 babies in the U.S.—about one every four and a half minutes—is born with a birth defect, including heart defects, cleft palate, spina bifida and Down syndrome. Birth defects are the leading cause of infant deaths, accounting for one out of five. Babies born with defects have a greater chance of illness and long-term disability.

Some but not all birth defects can be prevented. Some are increasing in prevalence for unknown reasons. More research is needed.

The Centers for Disease Control and Prevention offer these guidelines to prepare for a healthy pregnancy outcome.

- Take folic acid every day, starting at least one month before and throughout the pregnancy.
- Don't drink alcohol during pregnancy.
- Don't smoke.
- Don't use street drugs.



ANGELA WAYE / SHUTTERSTOCK.COM

- Check with a healthcare provider before taking any medications or getting any vaccinations.
- Prevent infections.
- Keep diabetes under control.
- Reach and maintain a healthy weight.
- See your healthcare provider regularly.

For more information about birth defects, or to learn how you might make a difference, visit the National Birth Defects Prevention Network ([www.nbdpn.org](http://www.nbdpn.org)).—David Wight



#### Tablet or smartphone?

You can watch a video about birth-defects prevention in our digital newsstand and online editions.

## W O M E N ' S H E A L T H

# Pregnancy and alcohol: A toxic combination



**By Susan Rose**

DID YOU KNOW that if a pregnant woman drinks alcohol during pregnancy it can cause permanent disabilities in her unborn baby? These birth defects are called fetal alcohol spectrum disorders (FASDs). These disabilities are not always evident at birth and sometimes take years to be revealed.

Pregnant women should choose alcohol-free options to reduce the risk to their unborn babies and ring in a happy new year.

Test your own knowledge about pregnancy and alcohol with these six questions.

#### Which is more dangerous to an unborn child: beer, wine, hard liquor, spiked eggnog or mixed drinks?

There is no difference because they are all dangerous during pregnancy. A 12-ounce can of beer has as much alcohol as a 5-ounce glass of wine or a 1-ounce shot of liquor. One mixed drink can contain from one to three or more standard liquors. In other words, alcohol is alcohol and all kinds should be avoided.

#### How many women do not know they are pregnant for the first six weeks?

#### Why should women avoid alcohol if they are trying to get pregnant?

An astounding 50 percent of women have no signs of pregnancy during the first six weeks of fetal development. During the first trimester, binge drinking (defined as four drinks of alcohol for women on one occasion) is particularly harmful to the fetus. Therefore, any woman planning a pregnancy should avoid drinking alcohol.

#### What is the prevalence of fetal alcohol spectrum disorders?

Every year in the United States, one in 100 babies is born with the disorder as a result of even moderate in utero exposure to alcohol.



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#### Why is FASD considered to be a "hidden" disorder?

Children, teens and adults who have FASDs may appear to be normal and healthy. Consequently, many people with FASD are often under-diagnosed or misdiagnosed. Understandably, people (such as teachers and employers) may have unrealistic expectations of them.

#### What are some of the signs of FASD?

People who have FASD can show a wide range of intellectual and/or physical problems. Intellectual and behavioral signs of FASD include poor memory, poor impulse control, poor judgment, learning disabilities and lower IQ.

#### Why take the risk?

During pregnancy, the best drink is no drink at all. The U.S. Centers for Disease Control and Prevention and the U.S. Surgeon General both warn that there is no known safe amount of alcohol to drink while pregnant.

For more information on FASD, visit [www.nofas.org](http://www.nofas.org).

**Costco member Susan Rose is president of the FAS Support Network of New York City and Long Island. ([www.fassn.org](http://www.fassn.org)).**



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## MEDITERRANEAN TURKEY SANDWICH

### INGREDIENTS

- 2 tablespoons roasted garlic hummus or plain hummus
- 2 slices whole grain bread
- 1/8 teaspoon pepper
- 1 lettuce leaf
- 3 ounces thinly sliced, roasted turkey breast
- 1/4 cup thinly sliced cucumber
- 1/4 cup thinly sliced red bell pepper strips

### DIRECTIONS

Spread hummus on one side of each bread slice. Lightly sprinkle with pepper. Place lettuce leaf, turkey breast, cucumber and pepper on top of one slice. Top with remaining bread, hummus side down. Cut in half. Enjoy!



**Nutrition Facts** Serving size: 1 sandwich; Amount per serving: **Calories** 290, Fat Cal. 60, **Total Fat** 7 g (11%), Sat. Fat 1 g (5%), Trans Fat 0 g, **Cholest.** 35 mg (12%), **Sodium** 1,200 mg (50%), **Total Carb.** 35 g (12%), Dietary Fiber 6 g (24%), Sugars 8 g, **Protein** 23 g, Vitamin A 25%, Vitamin C 80%, Calcium 6%, Iron 15%. Percent Daily Values are based on a 2,000-calorie diet. Your daily values may be higher or lower depending on your calorie needs.

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# Passages to India

Indian cuisine offers deliciously diverse paths

By Laxmi Hiremath

FEW CULTURES CAN claim a culinary history as ancient and diverse as India's. Subtle and richly layered, with an appealing emphasis on vegetables and legumes, this intricate cuisine is the newest mainstream trend.

When friends visit and enjoy dinner at my house, they often ask, "Is it easy to cook Indian food in my home?" My answer to them is very simple: "Of course!"

I didn't know much about Indian cooking when I left India for America 25 years ago. If I could make the transition from beginner to expert, you too can prepare tasty Indian dishes on your own.

All Indian food is built on a fundamental set of spices: turmeric, mustard seeds, pepper, cinnamon, cardamom, cloves, coriander and cumin seeds. For the best results, look for fragrant, plump, unshriveled spices and buy them in small quantities. Toasting and grinding spices to make the spice blends is easy, fresher and more aromatic than buying pre-ground spices. The magical trio—onion, ginger and garlic—forms the heart of Indian cooking. These ingredients enrich the food with a delicate sweetness and add texture and strength.

India has one of the most varied cuisines in the world. Indians combine vegetables, legumes and grains with herbs, spices and dairy products to form the largest range of vegetable dishes in the world. Indian cuisine also includes meat dishes. Subtle and richly layered meat preparations sound complex but are easy to make. Once you have all the ingredients ready and chopped, follow my recipes on the next page. Refreshing raitas (see glossary) are the easiest

and take only a few minutes to assemble. Chutneys are straightforward and nearly effortless to make.

The immense collection of northern Indian cuisine has been influenced by the region's history and climate. The classic Mughal cuisine is the richest and most lavish in India, known for charcoal-roasted meats in creamy, yogurt-based sauces and baked naan. To help fend off the cold, these curries incorporate lightly roasted warm seasonings, or garam masala. Ground nuts—almonds, pistachios, cashews—and dried fruits are generously used.

The most phenomenal culinary tapestry is found in the south, the rice bowl of India. From Goa, the former Portuguese colony, come countless vindaloo dishes. In vindaloo curry, spices and chiles are ground in vinegar to make a paste that lends an appealing, offbeat sweet-sour taste.

Farther south, in the lands of swaying palms along the Kerala coastline, creamy coconut milk appears in an astonishing variety of combinations. The results are smooth and slightly sweet fish curries. Rice is used with lentils to make vegetarian crépes (dosa) and pancakes (uttapam).

Spring forward with the following set of recipes. Once you cook them, I guarantee you will feel like a pro and tell others how easy it is to cook Indian food at home. ☺

*Costco member Laxmi Hiremath is the author of the cookbook *The Dance of Spices* (John Wiley & Sons, 2005). She has written for the San Francisco Chronicle, as well as Gourmet, Bon Appétit and other national publications.*

## Glossary

**Chutney:** A condiment made from a combination of vegetables, fruits, herbs and spices

**Curry:** Meat, seafood, vegetables, fruits or legumes cooked in a spiced sauce

**Dosa:** A thin and crisp rice-lentil vegetarian crêpe

**Masala:** One of many mixtures of two or more spices whole or ground, toasted or raw, wet or dry

**Naan:** A rich, tender flat-bread baked on the wall of a clay oven

**Raita:** Salads of raw vegetables folded into plain yogurt; they are served as cooling accompaniments to spicy dishes

**Sambar:** A stew made of lentils, vegetables, spices, herbs and tamarind

**Uttapam:** A rice-lentil vegetarian pancake

**Vindaloo:** An amalgamation of two Portuguese words—*vinho* means wine or vinegar and *alho* means garlic. Spices, chiles, garlic and vinegar can be blended to form a vindaloo paste. —LH

## South Indian Fragrant Mixed Vegetable Pilaf with Almonds

This simple, elegant pilaf offers great everyday flavors. I mix crisp-tender vegetables with the rice and allow them to cook the last few minutes, so they remain crunchy and colorful.

**2 cups basmati or jasmine rice**  
**1 tablespoon butter**  
**½ cup slivered blanched almonds**  
**4 tablespoons vegetable oil, divided**  
**½ cup carrot cut in 1-inch sticks**  
**½ cup green beans cut diagonally in ½-inch pieces**  
**¼ cup fresh or frozen peas**  
**½ cup ½-inch cauliflower florets with stems**  
**12 whole cloves**  
**20 black peppercorns**  
**10 green cardamom pods**  
**4 bay leaves**  
**3½ cups water**  
**1 teaspoon salt**

### Sliced toasted almonds for garnish

Rinse the rice twice, cover with water and soak for 10 to 30 minutes. Drain and set aside.

Heat the butter in a heavy skillet over medium heat. Add the almonds, stir and fry until golden and crunchy, about 3 to 4 minutes. Using a slotted spoon, transfer to a small bowl and set aside.

Add 2 tablespoons oil to the same skillet and raise the heat to medium-high. Add the vegetables (except for peas if they are frozen) and stir-fry until they are crisp and the edges of the carrots and cauliflower start to brown, about 6 to 8 minutes. Transfer to a plate and cover loosely.

Heat the remaining 2 tablespoons oil in the same skillet over medium heat. Add all of the spices. Stir and cook until they are fragrant, about 1 minute. Add the rice. Raise the heat to medium-high and stir-fry the rice until it is coated with oil, 4 to 5 minutes. Stir in the water and salt, and bring to a boil. Reduce heat to low, cover and cook for about 12 minutes.

Uncover and, using a fork, gently stir in reserved vegetables. If using frozen peas, add them at this time. Cover and cook 5 more minutes. Turn off the heat and let stand at least 5 minutes.

Transfer the pilaf into a warm serving dish and discard the bay leaves and the other whole spices if you prefer. Sprinkle with almonds and serve. Makes 6 to 8 servings.

## Butter Chicken

This classic dish from northern India makes an elegant entrée for a fancy dinner.

**2 tablespoons vegetable oil**  
**2 pounds boneless, skinless chicken breasts**  
**3 teaspoons garam masala\*, divided**  
**1 cup plus 2 tablespoons water, divided**  
**8 to 10 medium tomatoes**  
**1 tablespoon tomato paste**  
**½ teaspoon ground ginger**  
**1 teaspoon cayenne**  
**1½ teaspoons salt**  
**2 teaspoons brown sugar**  
**6 tablespoons chilled butter, preferably sweet cream**  
**1 cup heavy whipping cream**

**Fresh grated nutmeg**  
**Sliced toasted almonds for garnish**

Heat the oil in a heavy, large sauté pan over moderate heat. Add the chicken. Sear chicken 3 minutes per side, until light gold in color and no longer pink. Sprinkle with 1 teaspoon garam masala and 2 tablespoons of water. Cover and cook until tender, about 15 minutes. Set aside when done.

While the chicken is cooking, blanch the tomatoes in boiling water. Transfer to a bowl of ice water. Peel the tomatoes, core and chop coarsely. Transfer to a blender and purée to make 4 cups.

Combine the tomato purée, tomato paste and 1 cup water in a skillet. Cook over medium-high heat, stirring occasionally, for about 25 minutes or until most of the moisture evaporates and sauce is very thick. Add the ginger, cayenne, remaining 2 teaspoons garam masala, salt and sugar, and mix well. Cut the butter into chunks and add to the pan, and stir until it just melts into the sauce, about 1 minute. Stir in the cream and the chicken.

Cover and cook 8 to 10 minutes, until the flavors blend. Sprinkle with a generous grating of nutmeg. Stir a few seconds. Transfer to a heated serving dish, garnish with almonds and serve hot. Makes 4 to 6 servings.

\*Available at Indian grocery stores.

## Mango Chutney

This is a breeze to make and is delicious with chicken, duck or lamb. For a change, spread chutney over chicken before it's grilled, or slather on pork before it's roasted, or spread on sandwiches. It can be used in infinite ways.

**4 medium ripe mangoes (1 pound total)**  
**10 whole cloves**  
**½ teaspoon hot pepper flakes**  
**1 teaspoon ground coriander**  
**½ teaspoon cinnamon**  
**1 teaspoon grated fresh ginger**  
**½ teaspoon salt**  
**¾ cup sugar**  
**½ cup plus 2 tablespoons distilled white vinegar**

Using a sharp knife, slice each mango lengthwise on either side to make 2 pieces about ½-inch thick. Score the flesh of each piece, making a fine crisscross pattern without cutting through the skin. Pull the ends toward you, forcing the center out to reveal little cubes of mango.

Separate the fruit from the skin by scooping with a spoon or cutting with a knife. Peel the remaining skin from the pit and cut the fruit in chunks. Combine the mango chunks with the remaining ingredients in a heavy non-aluminum saucepan. Bring to a boil, reduce the heat and cook uncovered, stirring occasionally, until the chutney is thick and glossy, about 15 to 20 minutes.

Remove from the heat. Spoon the chutney into jars. Let the chutney ripen for a day before serving. Seal or refrigerate. Makes 1½ cups.

## Cucumber and Tomato Raita

**2 medium tomatoes**  
**2 medium cucumbers or about 6 pickling cucumbers**  
**4 small red radishes**  
**1 small white, red or yellow onion**  
**2 tablespoons chopped fresh cilantro**  
**2 cups plain whole or low-fat yogurt**  
**1 teaspoon salt**  
**1 teaspoon sugar**  
**¼ cup crushed roasted peanuts or walnuts, optional**

Core the tomatoes, chop finely and transfer to a large bowl. Peel and seed the cucumbers; cut into ½-inch cubes and transfer to the bowl. Finely slice the radishes, then stack and julienne the slices; transfer to the bowl. Peel and quarter the onion and slice thinly lengthwise; add to the bowl. Sprinkle with the cilantro.

Just before serving, in a bowl, combine the yogurt, salt, sugar and optional nuts. Mix with a fork until smooth. Fold into the prepared vegetables. Makes 6 to 8 servings as an accompaniment.

## The Costco Connection

Costco warehouses carry a variety of meats, vegetables, rice and spices to create your own Indian dishes. Laxmi Hiremath's line of flaxseed spreads, Laxmi's Delights, are available in several Bay Area warehouses and at her website ([www.laxmisdelights.com](http://www.laxmisdelights.com)).



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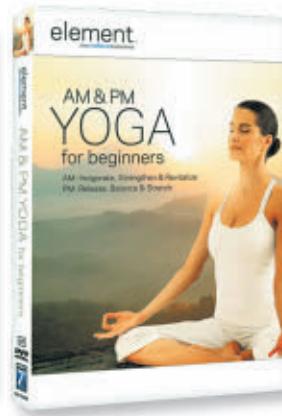
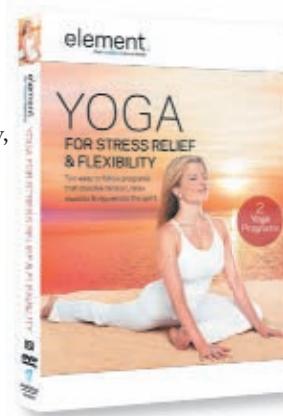


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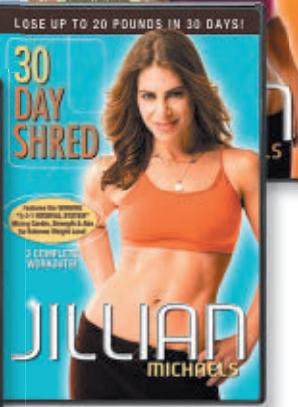
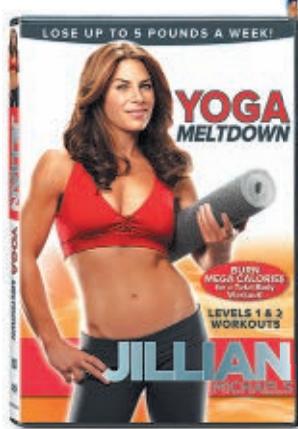
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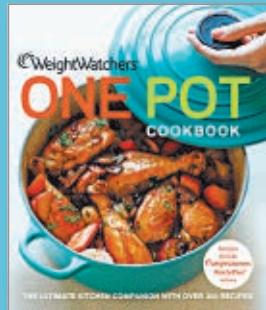
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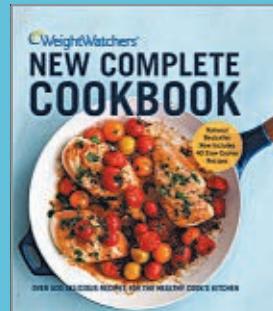
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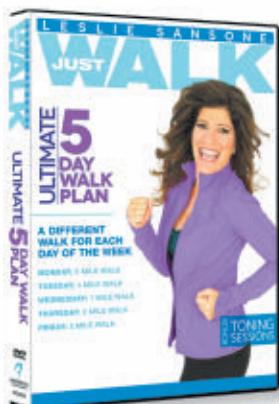
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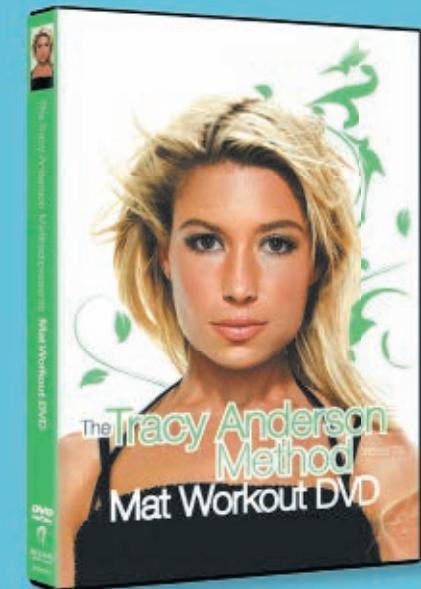


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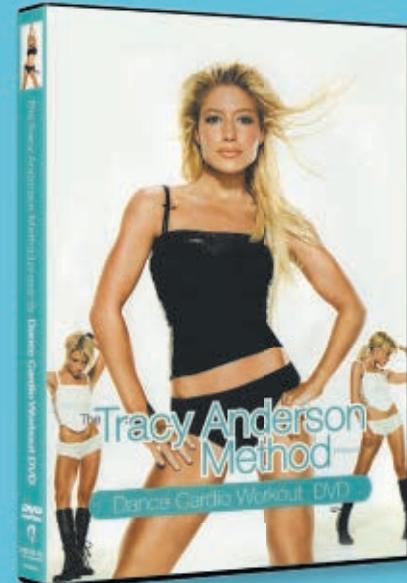


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— Gwyneth Paltrow



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An Ethernet cable or Wi-Fi adapter/bridge is required to connect the receiver to a home network. Sold separately.



Bundle includes: Bose<sup>®</sup> Acoustimass<sup>®</sup> 6 Series III speaker system, Pioneer<sup>®</sup> VSX-822-K 5.1 channel 3D and network-ready AV receiver and Pioneer<sup>®</sup> audio/video cable for iPod<sup>®</sup>/iPhone<sup>®</sup>/iPad.<sup>®</sup>

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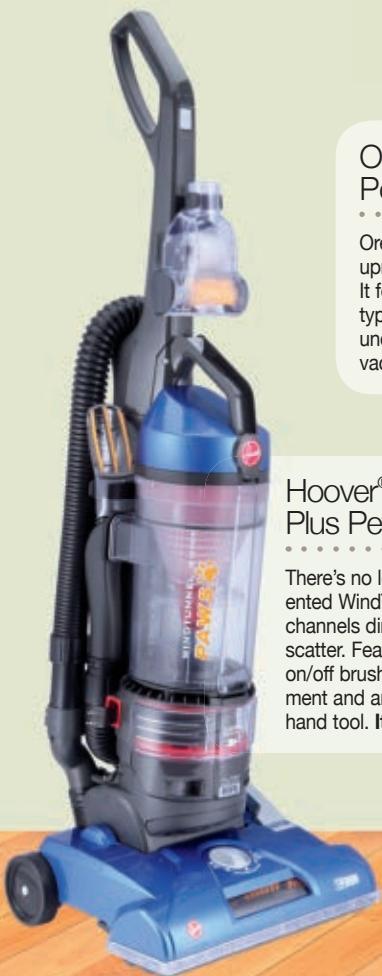
## iRobot® Roomba® 595 Pet Vacuum Cleaning Robot

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Ultimate  
handheld  
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**Additional selection available in warehouse and Costco.com. Selection varies by location.**

### Bissell® ProHeat 2X® CleanShot® Professional Carpet Cleaner

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**Item #736631**



### Shark® Professional Steam Pocket® Mop

Deep-clean and sanitize all of your sealed hard floor surfaces! Intelligent Steam Control™ provides continuous steam delivery and three steam settings (dust, mop, scrub) for every cleaning need. Includes three mop heads and four cleaning pads. **Item #569653**



### Rug Doctor® Mighty Pro X3™ Carpet Cleaner

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### Dyson DC40 Animal Ball™ Bagless Upright

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### Electrolux® Ergorapido® Ultra+

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Visit [www.costco.com](http://www.costco.com) and search “**floorcare**” for helpful tips on buying floor-care items.

# Casual comfort for your home



The Leonardo Collection is styled to blend in with any home's environment and invites you to unwind at the end of your busy day. Supple 100% leather in a rich cocoa color not only is durable, but will adapt to the room's ambient temperature as well as your own body's temperature. The design features Cloud 9 seating; a plush pillow-top cushion is positioned on top of the high-density foam seating cores for a soft, supportive seating position. Shaped pillow arms and the split lumbar area of the lower back give you added comfort and an ergonomically correct seating position. Sofa and love seat sold separately.

**Dimensions:**

Sofa: 91 in. L x 38.6 in. W x 36 in. H (231.1 cm L x 98 cm W x 91.4 cm H)

Love seat: 68 in. L x 38.6 in. W x 36 in. H (172.7 cm L x 98 cm W x 91.4 cm H)

**Beautiful, matching accent furniture can create visual harmony in the home.**

tion and other external factors will help narrow your choices. It's best to seek professional advice if you are confused about which option is best for your home. There's generally no way around custom window treatments for unusually tall windows or odd placements. For all other windows, ready-made options are the way to go. If you choose drapery, add a semi-custom touch by having a professional seamstress hem them and/or add special trimmings that tie into your existing décor.

### **How do I make a small space appear bigger?**

Think like a magician. Hang one mirror across from a window to create the illusion of added space. This not only visually enlarges the space, but sunlight from the opposite window brightens the room. Make doors and trim disappear by painting them the same color as the wall. The continuity makes the space feel larger and creates a seamless look. ☐

*Erika Hollinshead Ward is an Atlanta-based interior designer and writer.*

**Easy fixes  
for decorating  
dilemmas**

# **How do I?**

**By Erika Hollinshead Ward**

YOU MIGHT BE surprised to learn we have more commonalities than differences when it comes to decorating challenges. Here are five common decorating dilemmas and the strategies you need to tackle them with confidence.

### **How do I choose a color scheme for my home?**

An accessory such as a rug, toss pillow or artwork can provide a great jumping-off point for your room design. Choose your favorite accessory and examine the color story. An oil painting, for example, may consist of five different colors. If all of the colors blend harmoniously on the palette, they will also work well together in your home. Select individual colors and match them with the paint brand of your choice. Consider adjusting the color temperature to your liking by making colors lighter or darker.

### **Where should I put my big-screen TV?**

Television placement is a matter of personal preference as well as space planning. The ergonomically correct height for television watching is at eye level. If your television

is in a large room, you can save yourself a bad case of neck strain by placing your TV in a media cabinet or console. This option also allows you to create two distinct conversation areas in one room: one for enjoying the beauty of a roaring fire, the other for enjoying a roaring crowd while watching the game. In smaller rooms, mounting the television above the fireplace may be the only option. To avoid the experience of being too close to a movie screen, install mounting hardware that has a tilt feature.

### **How should I place furniture in a room?**

When you begin to experiment with various furniture arrangements, achieving the ideal placement can get a little tricky. First, consider the traffic patterns of the room, points of entry and exit. Then, decide on the room's focal point—is it the fireplace, a beautiful outdoor view or the television? Next, place your main functioning pieces, followed by accent furniture if the room can attractively accommodate more. Be cautious: Do not overcrowd the space. In smaller spaces, furniture must serve dual roles as both fashionable and, more important, functional.

### **How can I save money on window treatments?**

The options are endless when it comes to window coverings, and prices run the gamut; however, window placement, frame construc-

### **The Costco Connection**

Members can find furniture and décor items, including window coverings, carpet, flooring and more at warehouses and on Costco.com.

### **Buyer's pick**

**Nino Garcia**  
Home Furnishings buyer



I THINK PEOPLE look for two qualities in their bedroom furniture: style and comfort. You'll find both with the West Indies Collection, available now at Costco (pieces sold individually).

The West Indies bedroom pieces are crafted with elements of British style and a fresh view of traditional design. Each piece is strongly constructed from poplar solids and okoume veneers, with English dovetail drawer construction, full-extension metal drawer guides, fully finished drawers (except drawers with cedar bottoms) and back panels, adjustable floor levelers and Hangman® anti-tip restraints on drawer, entertainment and lingerie chests.

The pieces in the collection include bed (queen, king or Cal-king size), nightstand, drawer chest, lingerie chest and entertainment dresser (shown).

Even more impressive is the Costco value. If the same items were sold at a traditional retailer, department store or specialty retailer, the prices would be 40 to 50 percent higher, possibly more. ☐

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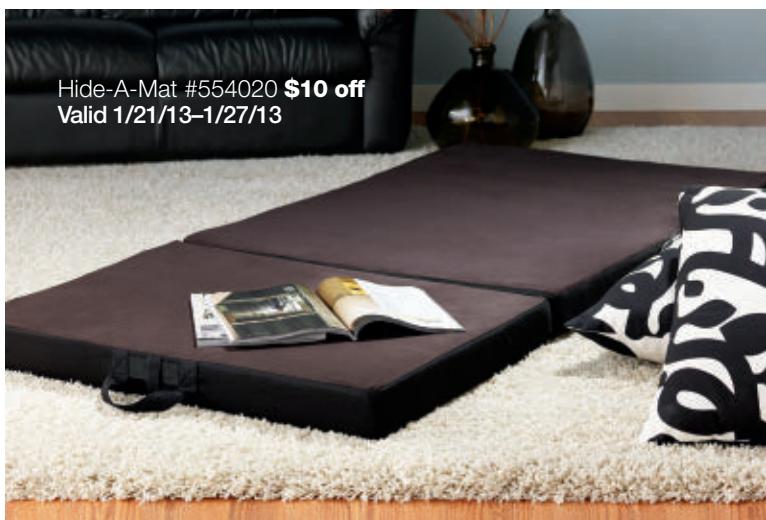


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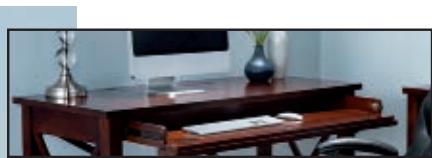
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with Trundle #690874  
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# Building a family library

**By Stephanie Vozza**

AS AN INTERIOR DESIGNER specializing in spaces for kids, Jeanette Simpson made sure her own children's bedrooms were inviting and cozy. But the most important piece of furniture she added wasn't the bed, it was the bookcase.

"Reading is important to my family, and we have a shared library," says the Nauvoo, Illinois, mother of six. "But what made books really special to my children when they were young was starting their own personal libraries."

An avid reader herself, Simpson helped foster the love of reading in her children by making books accessible. In addition to giving each child his or her own bookcase, she placed age-appropriate books in baskets throughout the house as well as stacked on and near their nightstands.

"They were everywhere," recalls Simpson, whose youngest child graduated from high school last year. "Children begin to develop a lifelong love of reading while curled up on the lap of a loved one. By providing relaxing reading areas, you will encourage them to spend time reading on their own."

Janie McQueen, author of *The New Magic Bookshelf: Finding Great Books Your Child Will Treasure Forever* (Fine Lines Publishing, 2008), agrees and adds that a family can never have too many books.

"Like toys, books can be overwhelming and undervalued if presented all at once," says McQueen, a mother of four children ages 4 to 15. "While there's nothing wrong with lining bookshelves with your entire collection, parents should put the most appropriate selections in easy reach so children can become familiar with and savor the books that

speak to their age and interests."

An Atlanta-area Costco member, McQueen started her family library with the books she loved as a child—including *Charlie and the Chocolate Factory* by Roald Dahl—and encourages parents to do the same.

"This is your literary legacy," she says.

The next step is to take weekly outings to the library. McQueen says kids should choose their own reading material and parents should pay close attention to what is being checked out.

"When you see your child choosing books from the same author, series or genre over and over again, this is a clue on what to purchase for their personal library," she says. "Also, encourage relatives to give books as gifts. And treat a book like it's a big deal; if you make it feel special, it will be special to your kids."

If your child doesn't take to books immediately, Simpson says to give it time.

"One of my daughters had a hard time learning to read," she recalls. "Her second-grade teacher told me to not worry about it, saying, 'She just has a long runway. She will eventually take off flying.'"

To help, Simpson read chapter books to her kids at night and started with her favorite childhood series, *Trixie Belden* by Julie Campbell.

"I read the first two books, and before I could get started on the third, my daughter picked it up and started reading it," she says. "Mystery books got her excited to read, and she has been an avid reader since!"

*Stephanie Vozza is a freelance writer from the Detroit area.*



MEDIA BAKERY

## Create a reading corner

JEANETTE SIMPSON of KidSpace Interiors in Nauvoo, Illinois, says the best reading areas have three things: comfortable seating, storage for books and sufficient lighting. She offers these easy steps for creating a reading nook in your home:

- Find a good spot; closets, window seats, alcoves and lofts are kid magnets, but a simple chair by the window will work, too.
- Furnish the area with soft pillows, kid-size chairs, blankets and baskets to stash books.
- Make sure there is plenty of light—overhead and reading—to avoid eyestrain. Simpson suggests using a lamp with at least 150 watts but cautions that parents should avoid halogen bulbs, which burn too bright and too hot.—SV

## The Costco Connection

Costco warehouses and Costco.com carry shelving, seating and lighting to create inviting reading nooks. Costco warehouses carry a variety of books to appeal to readers of varying age groups and interests.



# Devon Collection

## **Convertible 4-in-1 Crib - Conversion Kits Included**

Changing table/dresser with removable topper easily converts to a dresser

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## Toddler Bed



## Daybed



## Full Bed

*Accessories not included. Selection varies by location.*

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## Kaufman 5-Piece Dining Set

### Dine in comfort and style!

In a warm espresso finish with an inlaid design, the Kaufman 5-Piece Dining Set will enhance the décor of any home. Featuring premium woven upholstery and a 54-inch tabletop, this set gives you casual styling as well as function.

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FURNISHINGS



### Summit Bedroom Collection

Staircase bunk bed and spacious dresser combination for a boy's or girl's room. Rich poplar and mango wood design with durable, hand-applied finish.

ITEM #659614 (BUNK BED), ITEM #697472 (5-DRAWER CHEST)

Accessories not included. Selection varies by location.

**WAREHOUSE/COSTCO.COM | AVAILABLE NOW**



The Ellis TV Console boasts a masterful use of veneers and finish. Its breakfront design and classic lines are enhanced by cherry, walnut and maple veneers in three distinct tones. The changeable door panels make this piece versatile enough to be used in any room of your home. Item #634865

Accessories not included. Selection varies by location.

**WAREHOUSE ONLY | AVAILABLE NOW**



## Palladino 9-PIECE COUNTER-HEIGHT DINING SET

Universal  
Furniture®

Perfect for almost any dining occasion, the Palladino counter-height dining set offers a classic, timeless design. The chairs' turned front legs and tapered back legs provide a transitional appeal. Two drawers in the table provide convenient storage for silverware and table linens. The warm finish and the neutral fabric of the Palladino will enhance any décor. Item #587939

Accessories not included. Selection varies by location.

**WAREHOUSE ONLY | AVAILABLE NOW**

*Universal Furniture*



## HARRIS SECTIONAL

Style meets comfort and durability in the family-friendly Harris sectional. The microfiber upholstery is snuggly soft, yet remarkably low maintenance. Two accent pillows and a tufted ottoman make the Harris sectional a great place to sit back, put your feet up and relax. Item #696070

Accessories not included. Selection varies by location.  
**WAREHOUSE ONLY | AVAILABLE NOW**

Ten Spring Street™  
10

*Irving*  
Console Table



**WAREHOUSE ONLY | AVAILABLE NOW**  
Item #634883

**OSP designs**  
a division of Office Star Products

*Roanoke*  
ENTRY BENCH

Style & storage  
at its finest

**WAREHOUSE ONLY | AVAILABLE NOW**  
Item #634881

*All About Function & Comfort*



- Recliners on each end
- Durable and easy-to-clean fabric cover
- Classic roll-arm design with nailhead trim



## WELLINGTON Reclining Sectional

PULASKI  
FURNITURE  
AN IRVING COMPANY

Accessories not included. Selection varies by location.

**WAREHOUSE ONLY | AVAILABLE NOW**  
Item #697185

# Smart style

This accent table can work throughout all the rooms in the home



**Bassett®**

**WEDGE END TABLE** • Cherry veneers, solid rubberwood, Harvest Brown finish • One drawer with satin hardware • One laminated pull-out shelf • One stationary shelf • Dimensions: 25" H x 18" W x 25" D

**WAREHOUSE ONLY | AVAILABLE NOW**  
Item #634884



# An inclination to **LUXURY**

## Matterhorn Leather Power Sofa and Love Seat

With a touch of a button you can control your desired comfort with infinite reclining positions. The Matterhorn power sofa and love seat each feature power-button reclining, fully padded frames, sinuous spring suspensions, 100% top-grain leather on all seating surfaces and durable Okin motors for smooth reclining. Sofa and love seat sold separately.

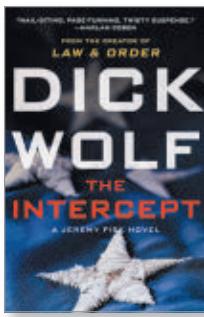


### Dimensions:

**Sofa:** 85 in. L x 39 in. W x 41 in. H; fully extended 64 in. (215.9 cm L x 99 cm W x 104.1 cm H; fully extended 162.5 cm)

**Love seat:** 64 in. L x 39 in. W x 41 in. H, fully extended 64 in. (162.5 cm L x 99 cm W x 104.1 cm H; fully extended 162.5 cm)

**WAREHOUSE ONLY | AVAILABLE NOW**  
Item #637363 (sofa), #637364 (love seat)



**William Morrow | hardcover | fiction | available now | Item #723784**

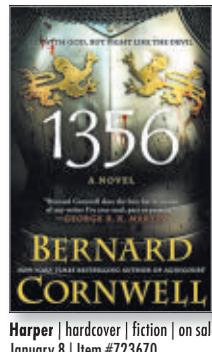
Vigilance is not to be taken lightly

When there is an incident aboard a commercial jet days before the dedication of One World Trade Center at Ground Zero, NYPD detective Jeremy Fisk suspects that it could be

a terror warning. The clock is ticking in *The Intercept*.

## The power to change history

In Bernard Cornwell's latest, it's September of 1356, and war between England and France is imminent. But what if there were a weapon that could decide the outcome before it even began? One man has orders to find the lost sword of Saint Peter, a blade with mystical powers said to grant certain victory to whoever possesses it.



**Harper | hardcover | fiction | on sale January 8 | Item #723670**

## Some mysteries should never be revealed

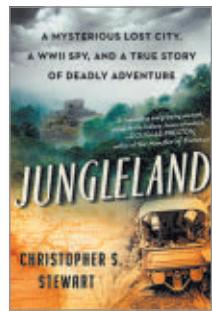
An earthquake in Israel unearths a temple holding the crucified body of a mummified girl. But a brutal attack on the site sets a trio of investigators on the run, throwing

them into a race to recover a mysterious book, rumored to have been written by Christ's own hand, in *Blood Gospel*.

## A true-life thriller

Journalist Christopher S. Stewart sets out on an epic journey to find the fabled Ciudad Blanca in the jungles of Honduras. Explorers have been drawn there for centuries, but it remains a mystery.

Is the city real, or is it a tantalizing myth? What secrets does the jungle hold?



**Harper | hardcover | nonfiction | on sale January 8 | Item #723785**

# Discover a new world this winter

## An inspiring life story

Sonia Sotomayor, the first Hispanic on the U.S. Supreme Court, tells the story of her life before becoming a judge. With candor and grace, she recounts her life, from a Bronx housing project to the federal bench, describing the resolve

that it took to make her dream a reality. *My Beloved World* is destined to become a classic of self-discovery.



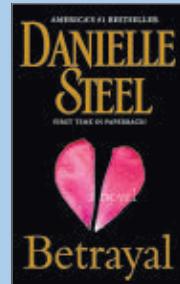
**Knopf | hardcover | nonfiction | available now | Item #725194**

## An homage to Jane Austen

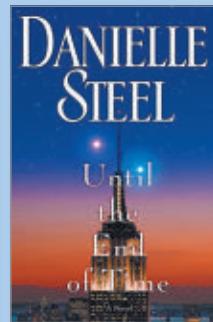
Elizabeth and Darcy have lived happily ever after for six years. However, as they prepare for their annual autumn ball, chaos descends as Lydia Wickham, Elizabeth's disgraced sister, who has been barred from the estate, arrives in a state of hysteria. Her husband's been murdered. P.D. James does it again in *Death Comes to Pemberley*.

## From the queen of romance

Danielle Steel breaks new ground with the poignant story of two parallel destinies and the hope for love everlasting in *Until the End of Time*. And in the midst of the glitz and glamour of the film world, trust is the greatest illusion of all for director and Hollywood legend Tallie Jones, in *Betrayal*.



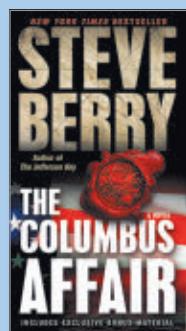
**Dell | paperback | fiction | available now | Item #725193**



**Delacorte | hardcover | fiction | available now | Item #725192**

## The 500-year-old spy who could reshape America

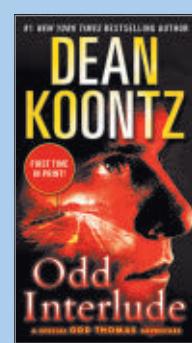
Pulitzer Prize-winning investigative journalist Tom Sagan is sent into exile after a hard-hitting story is exposed as fraud. Now he has a chance to redeem himself, but his survival hinges on his rewriting everything we know about the discovery of America in *The Columbus Affair*.



**Ballantine | paperback | fiction | available now | Item #721731**

## You can check in but you may never check out

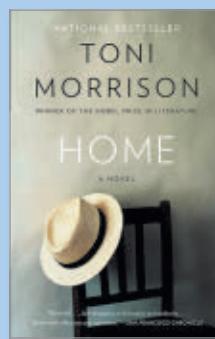
Dean Koontz's best-selling, three-part digital series is now available in one volume for the first time. The Harmony Corner outpost is nestled on a quiet stretch along the Pacific coast. It seems inviting, but when Odd Thomas and company stop for the night they realize it's not a haven, but a different kind of hell.



**| paperback | fiction | available now | Item #721731**

## From one of America's most celebrated novelists

Toni Morrison offers her profound take on our history with a 20th-century tale of redemption, the story of Frank Money—a self-loathing veteran of the Korean War who returns from battle a defeated man. This is the story of how he truly finds his way *Home*.



**Vintage | paperback | fiction | available now | Item #725197**

# High and low society in the Great Depression

## New author tips his hat to 1930s Manhattan

By Matthew Robb

BY DAY, AMOR TOWLES was a hard-charging, numbers-crunching investment guru at a Manhattan equities firm. By night, he was penning a stylish novel of manners, told through the aspirations of its party-girl protagonist. Towles led this double life, of sorts, for five years before seeing the publication of his first novel.

If the notion of a 40-something patrician channelling the aspirations of a social-climbing Russian émigré seems ill fated, Towles (pronounced "tolls") nevertheless pulled it off with silky aplomb. First, his freshman work, *Rules of Civility*, sparked a six-figure bidding war among publishers. Then it debuted to critical acclaim, with National Public Radio hailing its "snappy dialogue, sharp observations and an array of terrifically drawn characters."

Today, the *New York Times* best-seller continues to delight, transporting readers to 1930s Gotham, whose denizens are emerging from the rubble of the Great Depression while its high society continues to pop corks as if the 1920s never stopped roaring.

Yet just as chance encounters and life-changing decisions propel *Rules of Civility*, so too have they sculpted the life of its author. In 1989, as friends were congratulating Towles on the eve of a two-year teaching fellowship in China, Tiananmen Square erupted, ending his opportunity before it started.

"Suddenly," Towles recalls from his home in Greenwich Village, "I didn't know where to go or what to do, but was fearful of stumbling around, lost." By providence or sheer serendipity, he left California, where he had attended Stanford University, and headed 3,000 miles in the opposite direction—land-



Amor Towles

DAVID JACOBS

ing on a friend's doorstep in New York City. That same evening, he met a stranger who was about to launch an investment firm. "I joined them, and we've worked together the last 21 years," Towles says with an analyst's cool detachment. On January 1, 2012, he retired and now writes full time.

It took Towles one full year to write his book's 26 chapters, and two additional years to get it publisher ready. He describes the writing process as sheer joy, and the make-or-break revision process as "enormous drudgery."

"You can write 10 pages and have a lot of fun doing it, where you're mashing the environment, the characters are coming alive, the metaphor seems sharp, the humor or danger might be there," he says. "As a writer, you're experiencing the pleasure and freshness of that invention. But ... over the next two years, you have to improve those 10 pages word by word by word, reading that scene a thousand times."

If his novel's callow protagonist seems inordinately cosmopolitan, chalk it up to Towles' man-of-letters pedigree shining through. For the last 20 years, the Boston native has soaked up Manhattan's culture and devoured literary works from around the globe. His studies at Yale ('87) and Stanford (M.A., English, '89) didn't hurt.

In *Rules of Civility*, Towles reminds readers that while the Depression imposed hardship on millions, the decade wasn't all doom and gloom. "The 1930s is when all of the glamorous movies of Fred Astaire and Ginger Rogers were made, when swing music became such a force, when Charlie Parker arrived in New York and when the [art deco-influenced] Rockefeller Center was built," Towles notes. While "darkness" swept across Germany, the response in America "was to celebrate American progress, American style, American glamour and optimism—and to be entertained at the same time."

Last October, Towles wrapped up an extended short story that "follows one of the characters in *Rules of Civility* ... to where she actually ends up in Hollywood," he says.

Towles declares that he "can't wait to start" his next book. Displaying not a trace of sophomore jitters, he says, "I'm 47 and I've had a 21-year career in the investment field ... so I feel less of the pressure." With a hearty laugh, he adds, "I've got a 10-year-old and a 7-year-old, so I've got other things to worry about." □

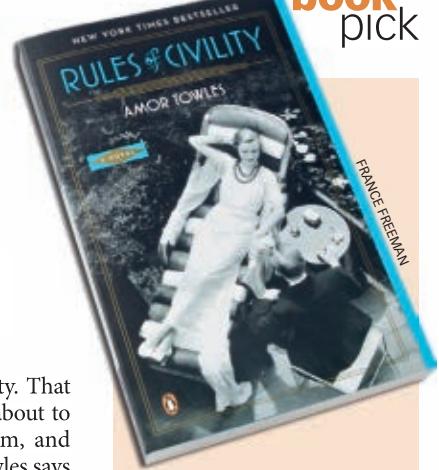
### Signed book giveaway

COSTCO HAS 50 SIGNED COPIES of Amor Towles' *Rules of Civility* to give away. To enter, search for "JanBookPick" at Costco.com and follow the instructions. Or print your name, address and daytime phone number on a postcard or letter and send it to: Amor Towles, *The Costco Connection*, P.O. Box 34088, Seattle, WA 98124-1088.

**NO PURCHASE, PAYMENT OR OPT-IN OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES.**

Purchase will not improve odds of winning. Sweepstakes is sponsored by Penguin Group, 375 Hudson St., New York, NY 10014. Open to legal residents of the U.S. (except Puerto Rico) who are age 18 or older at the time of entry. One entry per household. Entries must be received by February 1, 2013. Winners will be randomly selected and notified by mail on or before March 1, 2013. The value of the prize is \$16. Void where prohibited. Winners are responsible for all applicable federal, state and local taxes. Odds of winning depend on the number of eligible entries received. Employees of Costco or Penguin Group and their families are not eligible.

*Matthew Robb is an aficionado of '30s music. He writes from suburban Washington, D.C.*

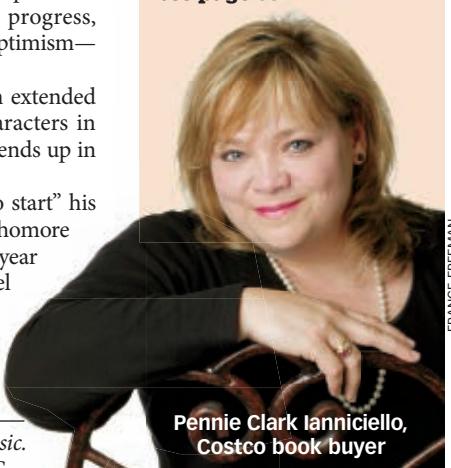


I'VE SAID IT BEFORE, and I'll no doubt say it again: For the best bang for your buck, nothing beats a book's power to transport you to a different place. And, until we master time travel, there's also no better way to visit the past.

If you've ever wondered what 1930s New York City was like, Amor Towles, through his debut novel, *Rules of Civility*, is one of the best tour guides around.

The story's narrator is is Katey Kontent, a working girl with dreams of making it big in the publishing industry. A chance encounter with a handsome banker on New Year's Eve begins a year of Katey making her way through the upper tiers of New York society. It will, I'm sure, also mark the beginning of readers' love affair with this well-crafted portrait of New York City and a handful of its citizens.

**For more book picks, see page 83.**



Pennie Clark Ianniciello,  
Costco book buyer



# Kids' Pick!

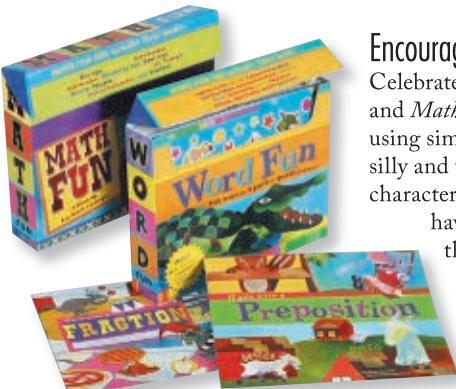
Lindsay Bubitz,  
assistant buyer, books

These *Match It!* two-pack sets are part of a wide range of award-winning educational titles. Each product in the two-pack features games that engage children in a specific educational topic or skill. Topics introduced include math, letters, spelling, counting, memory and vocabulary. The brightly illustrated sets invite children to

participate in the learning process in an entertaining and fun way. *Match It!* games are a terrific learning tool for many ages.



Learning Journey | boxed set | educational | available January | Item #483330



Capstone | boxed set | educational | available late January | Item #723794

## Encourage a love of learning

Celebrate a love of language and math with *Word Fun* and *Math Fun*. Each set introduces basic concepts using simple text and enhances the learning with silly and unexpected examples. A whimsical cast of characters promises to engage eager minds. They'll have so much fun, they won't even realize they're learning. Ages 7 and up.

## Help your child succeed

Colorful illustrations and new and exciting words make Sylvan flashcards fun for kids, kindergarten through fifth grade. Over 230 words to help young learners focus on their vocabulary and enhance their reading success. Blank cards allow kids to add personal words, and a color-coded meter makes it easy to keep track of their success.



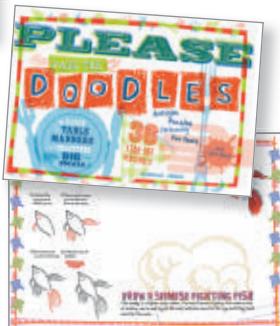
Random House | paperback | activity book | available now | Item #722664



Sylvan Learning | card decks | educational | available mid-January | Item #636076

## Big fun!

Creative little fingers will love exploring jumbo coloring and activity books that feature their favorite characters. With over 400 pages and 200 stickers, it's hours of fun for little ones. Choose from Lightning McQueen and his four-wheeled friends from *Cars*, Thomas the Tank Engine, Dora the Explorer and much more!



Random House | pad | fiction | available now | Item #645881

## Make mealtime special

Liven up any mealtime for diners of all ages with special tear-off placemats. Bound together as a pad, more placemats are always ready when one has been used. They're perfect for home, restaurants or on the road. Choose from *Doodles at Breakfast*, *Doodles at Dinner* and more!

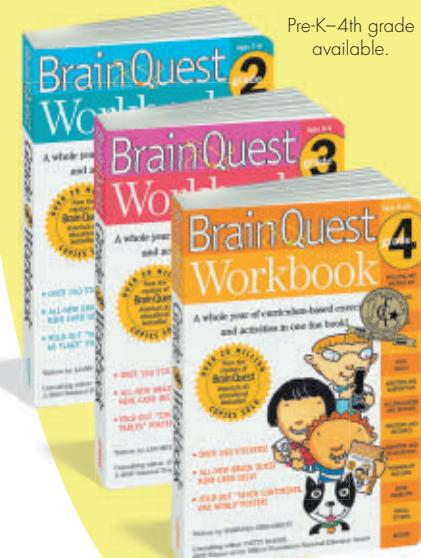
# Kids! books & more



Workman Publishing | card decks | educational | available mid-January | Item #662863

## America's #1 educational best-seller!

*BrainQuest* decks feature curriculum-based questions and answers, and color workbooks cover exactly what kids need to know in each school year. Vetted by award-winning teachers, *BrainQuest* makes learning fun!

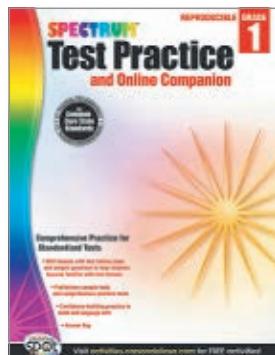


Pre-K-4th grade available.

Workman Publishing | paperback workbook | educational | available mid-January | Item #636043

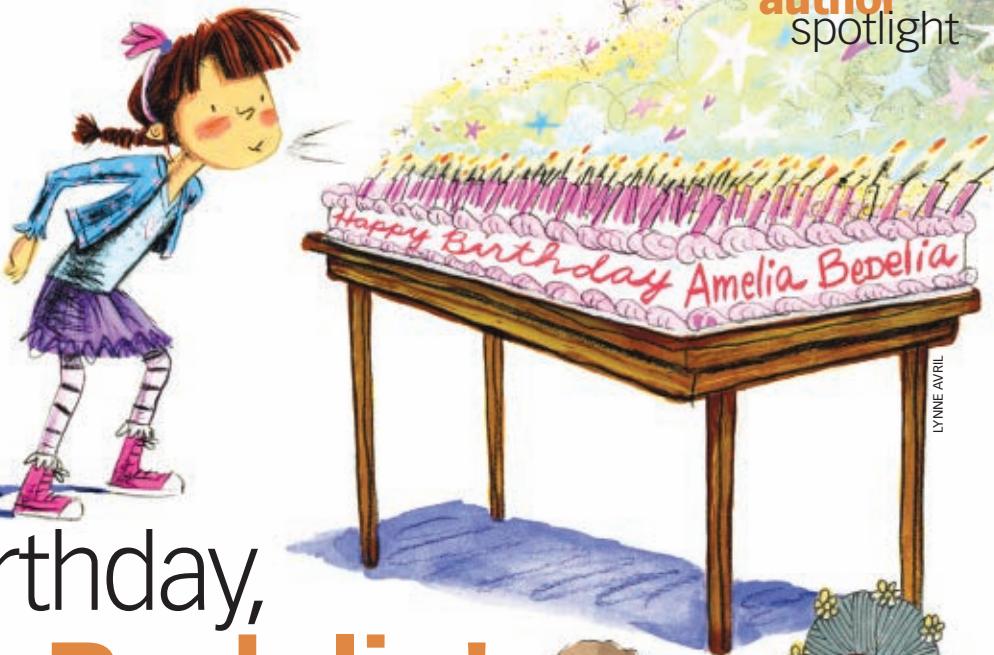
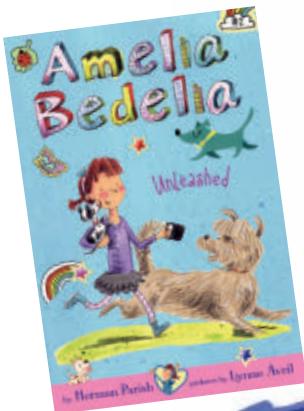
## Practice makes perfect

These workbooks are aligned to COMMON CORE STANDARDS and



include FREE online resources customized to your state's curriculum!

Carson-Dellosa Publishing | paperback workbook | educational | available now | Item #724220



LYNNE AVRIL

# Happy birthday, **Amelia Bedelia!**

## Beloved children's character turns 50

PEGGY PARISH CREATED *Amelia Bedelia* in 1963. More than 35 million copies of her books later, everyone's favorite mixed-up housekeeper is still going strong and still providing fun for millions of new readers. Peggy's nephew, Herman Parish, has continued the series since 2005 by adding 27 books and introducing *Amelia Bedelia* as a young girl. In this *Connection* exclusive, Costco's book buyer, Pennie Clark Ianniciello, catches up with the grown-up *Amelia Bedelia* during a recent shopping trip to Costco.

**Pennie Clark Ianniciello:** It's lovely to meet you, *Amelia Bedelia*. You look pretty good after 50 years of keeping house.

**Amelia Bedelia:** Thanks. Shopping at Costco has made my life easier. I use lots of cleaning supplies.

**PCI:** I bet! Brooms, mops, sponges ...

**AB:** I use sponges for baking sponge cakes. Don't confuse cleaning with cooking.

**PCI:** My mistake.

**AB:** I do like your bakery.

**PCI:** We made this sheet cake just for you.

**AB:** Oh, thank you! Did you include pillows and a bedspread?

**PCI:** You can get those over in our home department. There's a lot to see on the way. Do you like window shopping?

**AB:** Does Costco sell windows?

**PCI:** Window treatments.

**AB:** Well, if my windows get sick, I'll bring them in.

**PCI:** We'll help you dress them up.

**AB:** I dress chickens, not windows.

**PCI:** I've seen how you dress a chicken—tiny socks and shorts. You have good taste.

**AB:** I just hope the chicken does. All this talk about food makes me hungry. Can we go get some samples?

**PCI:** Sure, that's as easy as pie.

**AB:** Let's save the pie for dessert.

**PCI:** How about cutting your birthday cake instead. Happy birthday, *Amelia Bedelia*! Many happy returns.

**AB:** Thank you, but I hardly ever return what I buy at Costco.

**PCI:** We try not to sell any lemons.

**AB:** Well, I just got a big bag of them for my lemon meringue pie.

**PCI:** For you, making lemon meringue pie is a piece of cake.

**AB:** No, pie is pie and cake is cake. You need to bake more.

**PCI:** Blow out your candles and make a wish.

**AB:** I wish my next 50 years will be as much fun as shopping at Costco. ☺



### Meet young **Amelia Bedelia**— she'll grow on you!

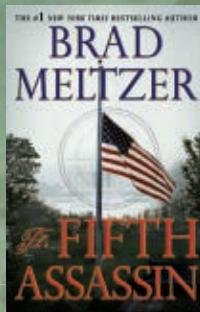
AUTHOR HERMAN PARISH reveals how young *Amelia Bedelia* came to be.

When I visit schools, kids always ask, "Why does *Amelia Bedelia* take everything literally? Did she always act like that?" It got me thinking: How would *Amelia Bedelia* have gotten along when she was growing up? A young *Amelia Bedelia* would have been prone to all kinds of mix-ups. There's a first time for everything. And for *Amelia Bedelia*, that first time could be pretty funny.

That led to *Amelia Bedelia's First Day of School* (Greenwillow Books, 2009), which kicked off a picturebook series of "firsts"—her first field trip, first valentine, first apple pie and more. Now I've written a new chapter book series perfect for kids who are reading on their own. She's just a bit older in the chapter books and having more fun and getting into more trouble.—HP

### The Costco Connection

*Amelia Bedelia Means Business*, *Amelia Bedelia Unleashed* and "You're the Best, *Amelia Bedelia!*" are available in most Costco locations and at [Costco.com](http://Costco.com).



**Author reveals  
inspiration for novels**

# I was a spy

**BRAD MELTZER** IS known for his fast-paced thrillers that all have a foot in history. He's written nine novels, including *The Book of Fate*, *The First Counsel* and *The Inner Circle*. He's also penned five comic books and two nonfiction books and hosts the History Channel's *Brad Meltzer's Decoded*.

## By Brad Meltzer

"WHERE DO YOUR ideas come from?"

It's the No. 1 question I'm asked. So here's the answer: They come from research, from reading the newspaper, from divine inspiration and once, in this case, from a phone call.

A few years back, I got a call from the Department of Homeland Security asking me if I'd come in and brainstorm different ways for terrorists to attack the United States.

My first thought was, "If they're calling me, we've got bigger problems than anyone thinks." But they'd seen the research I do. They know that in my thrillers, when I write about the secret tunnels below the White House, I show the real tunnels. And they know I have good sources, so they invited me in.

I was honored to be a part of what they called the Red Cell program. They'd pair me with a Secret Service agent and a chemist and they'd give us a target and we'd destroy major cities in an hour. It's not the kind of day where you go home feeling good. You go home terrified, because you see how easy it is to kill us.

But what struck me more than anything else was this: Why me? Why'd they pick me, of all people? The government has access to the top brains and the best connections. So why were they recruiting ordinary citizens? Intent on finding an answer, I traced it back through history and found that it started with a guy named George Washington. Exactly. That George Washington.

Like other prolific authors, Meltzer is often asked about the source of his ideas. In this Connection exclusive, Meltzer sheds light on how he finds inspiration for putting pen to paper—or fingers to keyboard—and offers some behind-the-scenes information about his new novel, *The Fifth Assassin*.—Stephanie E. Ponder

Back during the Revolutionary War, George Washington had his own private spy ring called the Culper Ring. With so many of his military officers getting captured or intercepted by the British, Washington asked for a group of regular, ordinary people to help him pass information and secret letters. In Washington's eyes, no one would look twice at ordinary people.

Fascinated with Washington's awesome idea, I went to my friend in Homeland Security and said to him, "Wouldn't it be cool if, in my new novel, you found out that George Washington's spy ring still existed today?"

There was a long pause. Then he asked, "What makes you think it doesn't?"

"Wait. What?"

"Think about it," he added. "It was one of Washington's greatest success stories. It arguably helped us win the Revolutionary War. Why would Washington ever disband it?"

And there it was. The idea for my last novel, *The Inner Circle*. But what's truly insane is that when it came to my new novel, *The Fifth Assassin*, the inspiration came again from someone telling me about their secret government location. This time, it came from a longtime friend and reader, who told me that I needed to come to a museum that almost no one knew about.

Once again, I was suspicious. Between my thrillers and our TV show, *Decoded*, I get

sent every wacky thing under the sun. (At a book signing once, someone brought what they claimed to be the Holy Grail. Really.)

So of course I asked him what they had at his so-called museum. "What made it so important?" Then he told me: "We have pieces of Abraham Lincoln's skull, the bullet that killed him and even the bones of John Wilkes Booth, if you want to see them."

Yes. I wanted to see them.

After some explanation, I learned that the museum was run by the Army; it's called the National Museum of Health and Medicine. And yes, the government still has the bones of Lincoln and the bullet that killed him. So you'd better believe I went there.

What did I find? You'll see in chapter 37 of my new novel. (How's that for a tease?) But I will say this: From John Wilkes Booth to Lee Harvey Oswald, there have been more than two dozen assassination attempts on the president of the United States. Four have been successful. And after seeing what I saw in that museum, I couldn't help but think: Historians have branded those four killers as lone wolves. But what if they were wrong?

What if, over the course of a hundred years, all four assassins were secretly working together? What was their purpose? Who do they really work for? And why are they planning to kill the president today?

Want to know the answer? You'll have to read the novel (that's gotta be a record for teasing). And if you do read it, you'll see what else the government has tucked away in their museum (and yes, you'd better believe it gave me an idea for my next novel).

## The Costco Connection

*The Fifth Assassin* will be available in most warehouses on January 15.



# January Book buyers' picks

## FICTION

**Death Comes to Pemberley**, by P.D. James. If you're a Jane Austen fan who longs for a little bit more of Elizabeth and Mr. Darcy—with an air of mystery, but without the zombies—I suggest this novel. The story begins six years after the couple's union. Elizabeth's sister Jane lives nearby, their father makes frequent visits, and Elizabeth and Darcy have two young sons. Despite their idyllic lives, on the eve of the autumn ball, Lydia, Elizabeth's disgraced sister, arrives in a carriage, hysterical because she thinks her husband has been murdered.

—Jonna Erickson-Outlaw  
assistant buyer, books

**A Memory of Light**, by Robert Jordan and Brandon Sanderson. More than 20 years ago, Jordan penned the first in his *Wheel of Time* series. He imagined a six-book series, but the number quickly grew. Upon his death in 2007, fans worried they'd never get a proper ending to this epic fantasy that follows the adventures of a group of friends determined to further the cause of the Dragon Reborn.

Sanderson had access to extensive notes and has been able to complete the last three titles in this 14-book series in a way that honors Jordan's vision. It's tangible proof that some things are worth waiting for.

—Scott Losse

inventory control specialist, books

## JUVENILE

**5-Minute Princess Stories, 5-Minute Disney Pixar Stories and 5-Minute Marvel Stories**, from Disney Press. I've always done what I can to promote a love of reading among my friends' children, and that often means reading just one more story. These books are ideal for anyone who wants to make time for a story without totally disregarding bedtime. Starring favorite characters such as Cinderella, Buzz Lightyear and Spider-Man, these books feature padded covers and full-color illustrations. And because each story takes approximately five minutes to read, they're also great for a quick break when you're on the go.

—Lindsay Bubitz, assistant buyer, books

## NONFICTION

**Jungleland: A Mysterious Lost City, a WWII Spy, and a True Story of Deadly Adventure**, by Christopher S. Stewart. In today's world, with the Internet ever ready to answer any question, it's easy to feel that we've lost a certain sense of mystery and adventure. And so it was with great anticipation that I read this book. Somewhere deep in the jungles of Honduras is a rumored lost city. And in 1939, explorer and World War II spy Theodore Morde claimed to have found it. Unfortunately, Morde died under mysterious circumstances before disclosing the location. Armed with Morde's secret journals, Stewart, a journalist, sets out to find answers.

—Shana Lind, assistant buyer, books

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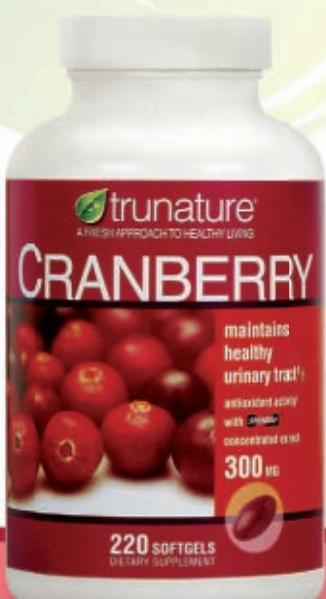
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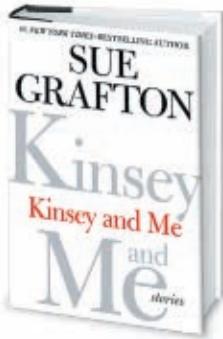
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## NEW RELEASES from PENGUIN

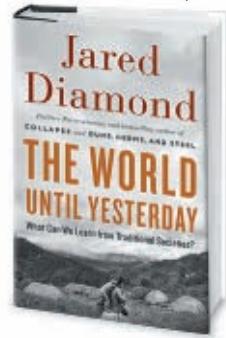
**Kinsey and Me**  
Sue Grafton



"Just beneath the extroverted mask [Grafton] presents at bookstore appearances is the deeply contemplative writer..." —Los Angeles Times

Readers first met Sue Grafton's iconic PI Kinsey Millhone in 1982. Now, with *Kinsey and Me*, Grafton has given them stories that reveal Kinsey's origins and the author's own past.

**Putnam** | hardcover | fiction | on sale 1/8/2013 | Item #723787



**The World Until Yesterday**  
Jared Diamond

"A symphonic yet unromantic portrait of traditional societies and the often stirring lessons they offer." —Kirkus Reviews, Starred Review

In a mesmerizing picture of the human past, Jared Diamond considers what the differences between that past and our present mean for our lives today.

**Viking** | hardcover | history | on sale 12/31/2012 | Item #722796

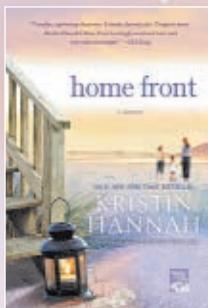
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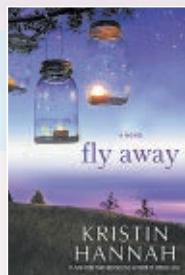
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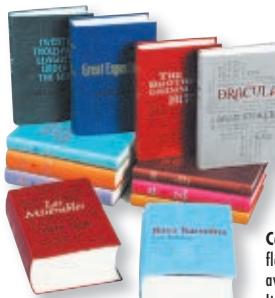
And look for *Fly Away*, a return to the world of *Firefly Lane*, on sale this April.

MARTIN'S PRESS MARTIN'S GRIFFIN

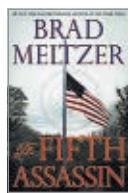
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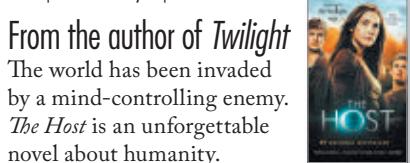
**Canterbury Classics** | flexibound | fiction | available now | Item #723953



**Grand Central Publishing** | hardcover | fiction | on sale January 15 | Item #723783

## Conspiracy theory

Only four presidential assassinations have been successful. Now, Beecher White must do what he can to stop number five.



**Back Bay Books** | paperback | fiction | on sale January 8 | Item #723790

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# Tenors by any name

## Canadian voices with international appeal

By Michael Evans

THEY'VE PLAYED for presidents, prime ministers and even a royal or two. Performed high-profile TV guest shots on *Oprah* and the Emmys. Headlined and harmonized alongside Sting and Celine Dion, Paul McCartney and Sarah McLachlan. Sung at nearly every major sporting event there is, including a little thing called the Olympics.

With all that—and more—on their curricula vitae, what could The Tenors, formerly known as the Canadian Tenors, possibly do for an encore?

World domination? Well, they may already have that covered.

All kidding aside, the fabulously tailored vocal stars are too polite to claim global supremacy. However, they're not so coy about their desire to reinvent an entire musical genre.

"We're trying to discover new ways to create music instead of sticking to what you've heard before. [We want] to push the boundaries of blending classical and pop voices to better create beautiful and lasting music," Clifton Murray tells *The Connection* during a recent phone interview.

"We're really trying to redefine ... what a tenor group is about," adds fellow Tenor Victor Micallef.

It has not all been smooth sailing for this high-flying group. Formed in 2003, the Canadian Tenors went through myriad personnel changes before jelling with its current lineup of Micallef, Murray, Remigio Pereira and Fraser Walters. The quartet's 2008 self-titled debut was an out-of-the box hit, thanks

to its engaging mélange of classically infused vocalizations and pop ambition. The album's centerpiece, a rousing rendition of Leonard Cohen's "Hallelujah," became the group's signature tune, garnering international acclaim.

While such "poperatic" peers as Il Divo and Josh Groban travel in similar stylistic territory, The Tenors strive to expand their palette with their new CD, *Lead with Your Heart*. The album looks to up the artistic ante with a more adventurous agenda of pop interpretations without alienating core fans along the way.

"Our challenge is to come up with an arrangement that will spark something new with the listener," Micallef thinks aloud, citing the album's array of non-classical selections, including Bob Dylan's "Forever Young" and Elton John's "Sorry Seems to Be the Hardest Word." "People hear [our versions] and it's almost like they're hearing them for the first time."

Something heard on the new album for the first time is The Tenors incorporating original rock/pop material into the crossover mix.

"We're a combination of the two differing styles," muses Murray. "There's the opera side—[Andrea] Bocelli and [Luciano] Pavarotti—but also Sting and Steven Tyler representing the rock side. We're doing classical songs but also poppier ones we look to push to radio. There are not a lot of albums that have the range of our album. There's something here for everybody."

Keeping in that spirit of universal appeal,

**The Tenors, from left to right:**  
Fraser Walters, Remigio Pereira,  
Victor Micallef, Clifton Murray

RANDEE ST. NICHOLAS

Micallef explains the recent decision to streamline the group's name. "We've been performing in so many places [around the world]—people began to refer to us as just The Tenors," he says. "It seems like an automatic thing to do. The music and who we are individually is the most important thing, more so than whatever they call us."

As far as new names go, The Tenors is not so bad. But one had to ask: Was Bachman Tenor Overdrive ever in the running? "That would've been a good one, but unfortunately it was already taken," Micallef laughs.

Although you can take Canada out of their name, there will always be something very Canadian about The Tenors.

"Yes, it's part of our personality. We're very proud to be Canadian, particularly in this day and age, with the Olympics and all," says Murray. "No matter where we go, we're very aware of our ambassadorial role. It's wonderful to share our gifts with the world; it's a great equalizer. As long as we stay true to ourselves, we hope the music will continue to take us upwards and upwards." □

*Michael Evans  
is a writer and  
creative consultant  
who lives near  
Portland, Oregon.*



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# Anchors aweighin'

## Cruise ships focus on fitness

By Ralph Grizzle

SOME OF THE world's best fitness facilities are in an unlikely place: at sea. As cruise lines invest heavily in equipment to get hearts pounding, cruise passengers who are disciplined need no longer worry about breaking their at-home regimens or putting on pounds while on a cruise vacation. They can shed weight instead.

No one knows this better than I do. I lost 35 pounds cruising. I don't know if I could have done it had it not been for the fitness facilities at sea. After all, ships are typically where people gain weight, right? But thanks to good onboard gyms, working out has become part of my daily regimen when I'm cruising.

In fact, I spend more than half of the year on ships, and what I have discovered is that the sea is a great place to begin—and sustain—a transformation. On a cruise, fitness facilities are only a few steps away, and there are few places where you can eat healthier food, if you choose to do so.

### Huge facilities, lots of choices

The fitness facilities on Royal Caribbean's *Oasis* and *Allure of the Seas* are among my favorites. The facilities are huge, with lots of equipment—weight machines, free weights, stationary spin bikes, stair steppers, treadmills—and sweeping ocean views. There are

also a lot of classes, from Pilates to spinning to kickboxing to Body Sculpt Boot Camp.

Likewise, the new Celebrity *Reflection* features a beautiful gym with all the latest fitness equipment, plus programs ranging from boot camps to indoor cycling.

A couple of new ships debuting later this year will feature some innovative twists on fitness.

When it makes its big splash in June, Princess Cruises' *Royal Princess* will feature a double-lane jogging track with separate paths for runners and walkers. It will also offer a new circuit program with outdoor exercise stations at intervals along the track so cruise passengers can work out alfresco, plus a fitness center and aerobics studio, along with a multi-sport area offering basketball, tennis, volleyball and badminton.

### Unique innovations

Norwegian Cruise Line's *Norwegian Breakaway* will include several sports and fitness options never seen at sea before. In one of many nods to *Breakaway's* New York City home port, passengers will be able to take part in a fitness class developed by the Radio City Rockettes, the famed leggy dance troupe.

More New York-iness will be available in the ship's spinning studio, where the first-ever black-light spinning classes at sea will

turn everyone into ultraviolet 1970s glow sticks, pedaling away to hot club music against a backdrop of neon graffiti art and New York-themed murals.

The ship's Nexersys interactive fight-training simulators will allow passengers to compete against a virtual avatar in high-intensity boxing workouts. New Freestyle Fight Klub classes will combine Nexersys workouts with cardio boxing classes using the fitness center's 12 heavy bags.

The Sports Complex will offer a basketball court, a rock-climbing wall, an enclosed spiderweb-style climbing cage, a nine-hole miniature golf course and what the line is billing as the largest ropes course at sea.

Set up on multiple levels and encompassing some 40 different challenges, the course lets participants strap into safety harnesses and clamber among beams, platforms, nets, suspension bridges and other hazards. If doing all that in the open air some 200 feet above sea level doesn't get your adrenaline



**Yoga at sea is just one of many indoor and outdoor fitness programs tailored to health-conscious cruise passengers.**

pumping, amp things up by walking "The Plank," which takes you 8 feet beyond the side of the ship.

Sure, it's easy to consume extra calories on cruise vacations, but with the emphasis on bigger and better fitness facilities, it's also easy to burn them. ☺

### The Costco Connection

Costco Travel offers a terrific variety of cruises on a number of cruise lines. To view all the choices, click "Travel" at [Costco.com](http://Costco.com) or call 1-877-849-2730.

*Ralph Grizzle is an award-winning journalist who cruises about 180 days a year.*

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# Personal healthcare program for Costco members expands

BEGINNING MID-JANUARY, California Costco members can begin to take advantage of the individual health insurance plans previously available only in Arizona, Connecticut, Georgia, Illinois, Michigan, Nevada, Pennsylvania, Texas and Virginia.

"Making this available in California is huge," says Costco Services director John Conlon. "California represents such a large portion of our membership, and the market is really competitive, so it gives us a chance to offer some very aggressive pricing."

"We evaluate the many health insurance options out there and offer only those that deliver the best combination of quality and value," he continues.

Over the years that's exactly what the company has done in selecting and fine-tuning five health insurance plans for individuals offered by Aetna. The plans include a range of coverage and cost options, so members can select a plan that suits their lifestyle and budget.

To help members select which plan works best for their lifestyle, there's a helpful tool on the program's website. Access it by clicking "Services" from Costco.com, then select "Personal Health Insurance." Once you

pass over to Aetna's site, select the "Help me choose" link, to the left of the page. By answering a series of questions about how you use health insurance, the site will recommend the plan(s) best suited to your needs.

Additionally, enrolling members can add a Preferred Network Dental Option to their plan, which provides in-network preventive dental services, including oral exams, cleaning and fluoride treatments. Basic amalgam fillings are fully covered after the deductible is met. And with discounts on many other dental procedures, this option can be a good one for those who want both quality and value in a dental plan.

"And, for greater savings, with every plan members get exclusive benefits such as lower co-pays at Costco pharmacies," says John. "And Executive members get the benefit of support from Health Advocate Inc." (See sidebar.)—T. Foster Jones

## Connecting

For more information about these and other Costco services, visit Costco.com and click on "Services," then "Personal Health Care."

## Executive member benefit

HEALTH ADVOCATE INC. has been contracted to serve as a personal health advocate for Costco Executive members participating in the Costco Personal Health Insurance program.

Usually a benefit for large employer groups, Health Advocate provides support, solutions, information and savings to help you understand, navigate and make the most of your health insurance benefits.

The services provided center around the dedicated attention of your personal health advocate, typically a registered nurse, who assists you with a wide array of tasks, including advice, personal coaching and helpful information. Your advocate can help you find the best doctors and hospitals for your needs, do research on treatment methods, answer questions about tests and medications, and resolve billing issues.—TFJ



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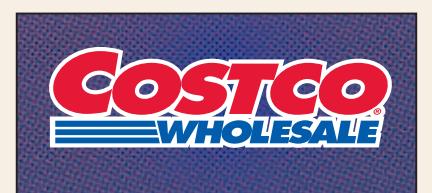
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Loan Services, Inc. has no affiliation with First Choice Bank, chartered and located in California. \*Estimated savings are calculated over a 7-year period and are based on a comparison of lender fees, rates and points expressed as an Annual Percentage Rate (APR) of 4.125% for a \$250,000 30-year fixed rate loan with a LTV-80, comparing loans obtained by Costco members through First Choice Lenders from Dec. 1, 2010, to Sept. 30, 2012, to the APR average of national mortgage lenders in a comparative study conducted by Informa Research Services, Inc. Individual savings may vary.

13EX0219 10/12

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\* Based on a September 2011 comparison of Costco members' actual savings compared to rates offered by a national provider of vehicle service plans. Rates vary by make, model, model year, mileage, deductible and length of plan.  
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**Costco Services: Vehicle Repair Protection**



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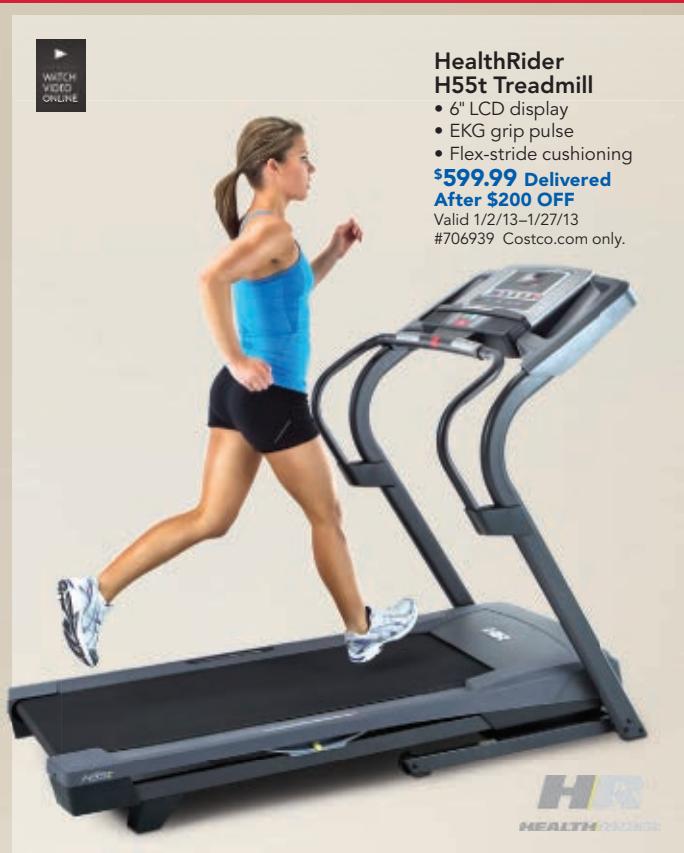


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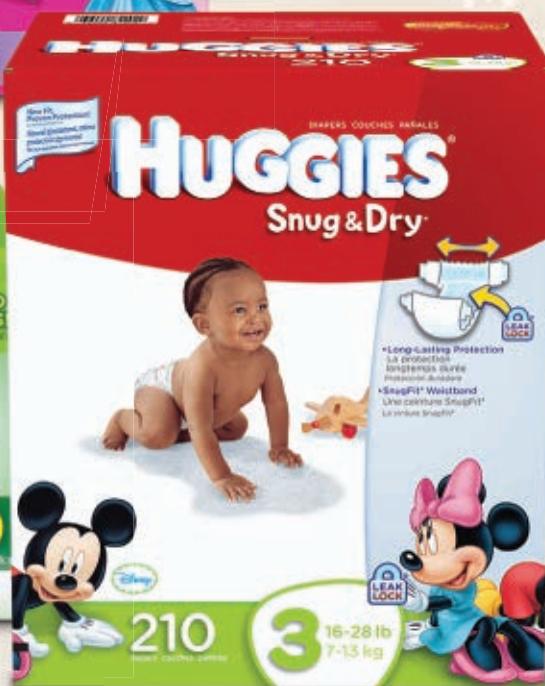
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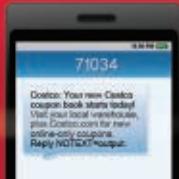
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# ShareBuilder and Costco make investing easy

WITH TODAY'S fragile economy, taking control of your investment portfolio is an essential part of building financial stability. Costco's partnership with ShareBuilder is designed to help members invest through regular investments\* in stocks, mutual funds and exchange-traded funds based on automatic recurring investments with no account minimum and no maintenance fees. (For information on pricing and rates, go to [www.sharebuilder.com/costco/pricing-pricing-program.aspx](http://www.sharebuilder.com/costco/pricing-pricing-program.aspx).)

ShareBuilder was recently acquired by Capital One, one of the most widely recognized banking brands in America. As a result, the company has a new name and logo.

But the best thing about the partnership, according to Brandon Potter, vice president at Capital One ShareBuilder, is that there are many synergies between the two companies.

## Connecting

To learn more, go to [Costco.com](http://Costco.com), click "Services," then click "Online Investing."

Both go against the grain to work to provide unparalleled customer service; they also share an affinity for innovation.

For instance, he says, the new partnership allows ShareBuilder to offer many meaningful enhancements and tools that take the online investing program to a new level. These improvements include the Knowledge Center, featuring educational content, articles, demos and videos that enable members to conduct research. The program also offers sleek mobile tools, including a brand-new iPad app with a fully customizable dashboard and streamlined navigation.

"Our new iPad app allows users to create or customize their own mobile experience," Potter says. "The app includes a selection of modules that provide access to features like account information, market news, watch lists, *Wall Street Journal* video news, investment screeners, quotes and research, and many more great options." Users can organize the modules to make their own personalized investing dashboard. "We think Costco members are going to love the new app," adds

Potter, "and we look forward to enhancing it even more this year."

The idea behind ShareBuilder's online investing program is that investing doesn't have to be complicated. You can invest wisely without dedicating your life to reading charts and wading through complex analysis. Financial tools, data and info are presented in an easy-to-use, easy-to-understand format. The goal is to help you make informed investments. ☐

\* Automatic investments are recurring or one-time purchases on Tuesdays. All sales are made real-time and are subject to real-time commissions.

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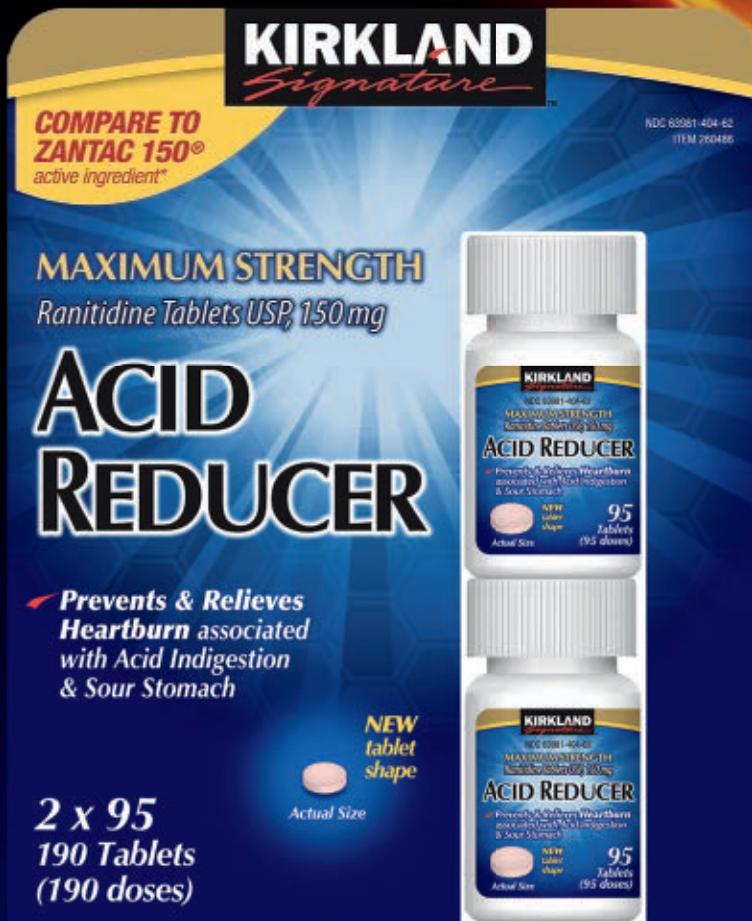
Kirkland Signature Lansoprazole offers effective relief you can trust for frequent heartburn—24 hours a day.

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USP has tested and verified select Kirkland Signature™ supplements for  
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# Ruff day?

TOM CLEMENTS PHOTOGRAPHY



Orthopedic  
Napper

## Spoil Fido with Kirkland Signature pet beds and throws

By Sherrie Newman



### BuyingSmart

Sherrie Newman fills January's consumer reporter slot with a behind-the-scenes look at a popular Kirkland Signature product. Send your questions about this article to:

[buyingsmart@costco.com](mailto:buyingsmart@costco.com).

A PEACEFUL SLEEP in a comfortable bed is vital to our health. Our pets sleep even more than we do, so it is just as important for them to have a high-quality bed. For years Costco's Kirkland Signature™ brand has provided popular pet products, and this year the pet bed team decided to take a quantum leap in quality and style, and create something so elegant that it would fit into even the most beautiful home.

Teresa Noonan, private-label buyer for Kirkland Signature products, told me, "We really wanted to stay current with couture home décor style and quality, and at such a value that it would allow Costco members to rotate the pet beds and throws with each season if they chose, much as an interior designer might do in the home."

Teresa and the pet beds team—Emily Halac, Adam Matkin and Missi Seese—brainstormed new concepts and researched designs. They envisioned a bed that would have the highest-quality construction, the most supportive filling, be covered in exceptional fabric; oh, and all at a price that would be the most competitive in the market.

They exceeded even their own expectations.

### By design

While Costco has successfully offered basic pet bed shapes for years, the team wanted to provide

creative options. They investigated interesting forms, previewed 20 prototypes and then expanded the product line with three new selections: the Donut, the Orthopedic Napper and the Cuddler. Next the team contacted key suppliers and had them access furniture-grade textiles with a beautiful "hand" (feel), durability and relevance to current decorating trends. One Costco supplier, a home décor manufacturer (with a pet bed division), has in-house master weavers to design their furniture fabrics. They conducted extensive consumer research, and were able to provide Costco with the latest information on colors and fashions. The company also has weaving mills so fabrics can be made precisely to specification. The team viewed more than 1,000 fabric swatches



Pet Sofa  
Bed

## Ranging in price from \$21.99 to \$45.99, Costco's pet beds and throws rival those that are more than double the cost.

and, with a fine eye for detail and style, selected 20 final designs.

Costco pet beds are constructed of two or three fabrics: chenille, plush and jacquard. The chenille is carefully fabricated to ensure its softness and signature look. The fibers in the plush fabric are densely interwoven, which allows the bed to better hold its shape, and the material's backing reduces stretching. Costco doubled the gauge of the jacquard, which is created on special looms that allow for complex patterns. The fabrics are nevertheless easy to maintain. Emily informs me, "Washability is extremely important, so we selected fabrics that can be finished appropriately to allow for that." In fact, all of the pet beds have removable covers that are machine washable.

The team developed two seasonal lines of beds. The fall/winter group went on sale in Costco warehouses in mid-December, and the spring/summer line will be at most warehouses by mid-April.

A final stylish creation was the pet throw, which will be available all year. Adam explains, "These are made of the same beautiful fabrics to complement the pet beds, and have a soft polyester baffled interior to retain heat." The spring/summer materials are also protected with a water-repellent finish, so they can be used during outdoor activities as well as serve as furniture toppers or covers for snuggling.

### Fill it up

An integral component of these beds is the filling. Costco increased the amount in each bed by 10 percent to ensure that all corners are firm. There are two types of filling: recycled fiber and memory foam.

Missi tells me, "In researching fillers we discovered a spun-polyester fiber constructed from recycled plastics, which is soft, fluffy and provides a loftier sleeping surface." It is so strong that it springs back more quickly from a compressed state than previous versions. The team opted for this filling in the new line because it is durable; it was also regarded as the right thing to do for the environment.

Memory foam in a pet bed is a natural since it provides health and comfort benefits. The pacesetter in this arena is Sleep Innovations, which pioneered a new gel system that maintains a cooler sleep surface than earlier gel memory foam. The team selected this product because it uses the same technology found in human-grade mattresses and provides a firm foundation of orthopedic support. Dennis Guches, senior director of sales for Sleep Innovations, says, "Whether you're indulging your pet or providing extra comfort due to its age or special needs, pets deserve quality surfaces for a restful sleep, and our product provides just that."

**A variety of pet beds and a beautiful throw provide attractive and comfy sleeping spots for pets of all sizes.**

### Great construction

A drawback with some pet beds is that the loose interior filling moves around and bunches up over time. Costco addressed this by constructing baffles to contain the filling, and in an innovative move also stitched the center of the new Donut style to secure the filling in both the middle and the sides. The Sofa style's bolsters have double stitching to affix them firmly to the surface of the bed, and the bed itself has a tall rigid back to resist tipping. All of these features ensure that your pet has a comfortable and stable sleep experience.

There is an obvious amount of detail work undertaken to complete the beds. Costco insisted on using sturdy YKK zippers, the best in the market, then covered them with a flap for a finished look. Complementary piping adds polish.

Finally, Costco conducts rigorous tests during production. A third-party facility uses universal standards to check the beds for density, durability, washability, shrinkage, colorfastness and seam strength to make sure they meet Costco's high standards. In fact, even after the final product is in Costco warehouses, samples are pulled and retested. One supplier tells me, "Not all customers are as exacting in their standards as Costco."

### Simply the best

The quality of Costco's pet beds rivals that of pet beds that are more than double the cost. One pet-bed designer emphasized that "the Kirkland Signature beds are the highest-quality product for the best price value in the pet industry, no question."

Treat your treasured pets to a dinner of Kirkland Signature pet food, let them nestle into one of these new beds and wrap them with a cuddly pet throw. They'll feel as pampered as every other important member of your family! ■

*Sherrie Newman (sn.firstpoint@gmail.com) is a marketing and communications consultant who lives in the Seattle area with her family and two adorable Shih Tzus.*

## Pet food & treats

"THE FOOD OUR pets consume has to be flavorful, highly nutritious and safe," maintains buyer Teresa Noonan.



To that end, Costco conducts annual audits and collaborates with North America-based manufacturers to guarantee that the ingredient content is exceptional in all product lines. In fact, these manufacturers conduct flavor preference and digestibility tests pitting Kirkland Signature pet foods against high-priced competitors, and an overwhelming percentage of both cats and dogs prefer Kirkland Signature.

Safety is paramount, and Costco buyers frequently tour the manufacturing plants to evaluate production processes. They note that microbiologists oversee the safety measures, which are continuously upgraded as new technology and methods become available. These procedures include environmental monitoring during the production process, segregated areas for raw ingredients and finished products, and stringent employee practices. Testing is conducted at every stage of the process, and the final product is tested again by a lab staffed by scientists and veterinarians.

All of this ensures that pets reap the benefits of the most sophisticated food production in the industry. There's no doubt that Kirkland Signature products are always created to be most affordable and best in class.—SN

Rectangular Quilted Pet Throw



**KIRKLAND**  
*Signature*

# Style in motion

Life moves fast. Kirkland Signature active wear moves faster. When you're on the go, your style needs to be flexible yet flattering for the day ahead and everything in between.



The semi-fitted, V-neck tee contours the body with curved seams and provides a soft and comfortable feel all day.



Exclusively from Costco Wholesale

WAREHOUSE/COSTCO.COM | AVAILABLE NOW

Item #656638 (Jacket), #679898 (Tee), #656654 (Pants)

**KIRKLAND**  
*Signature*<sup>TM</sup>

# AUTHENTIC Jeans FOR MEN



Exclusively from Costco Wholesale  
WAREHOUSE/COSTCO.COM | AVAILABLE NOW  
Item numbers vary.

# What's new

EXCITING NEW PRODUCTS  
ARRIVING SOON AT COSTCO



**Trinity Stainless Steel Prep Table** This high-quality stainless steel table has two locking and two non-locking wheels. Bottom shelf adjusts. NSF certified. Includes leg levelers for stationary option. Weight capacity on wheels (evenly distributed): 150 pounds per shelf; 300 pounds total. Assembled dimensions: 48" W x 24" D x 38.5" H. Item #610390. **Warehouse only.**

**Double-Row Round Diamond Band**  
Elegant 14-karat yellow gold double-row ring showcases 0.55ctw pave-set round diamonds. Item #673998. **Warehouse only.**



\*Costco minimum diamond quality VS2 Clarity, I Color



## Shark® Lift-Around™ Canister Vacuum

Introducing a new way of vacuuming. The 2-in-1 bare floor canister and portable handheld vacuum features Anti-Allergen Complete Seal Technology® which traps 99.99% of dust and allergens. Ultra-lightweight cleaning from floor to ceiling and everything in between. Includes floor kit handle and canister caddy. Item #690182.

**Warehouse only.**



**Pop-up Organizer Tote** Conveniently secures and organizes groceries from the store to your car to your home. Features heavy-duty polyester/steel frame, easy-carry handles, zippered cover, optional divider, six outside mesh pockets and six inner elastic pockets. Folds flat for easy storage. Item #663877. **Warehouse only.**





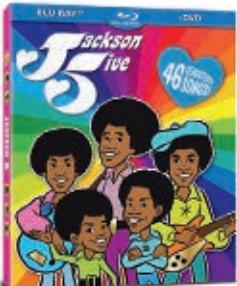
**Kirkland Signature™ 29" Hardside Spinner** This large lightweight travel case weighs less than 12 pounds. Hinomoto wheels provide effortless rolling. High-strength Makrolon® polycarbonate shell and integrated handle system. Item #667722.

**Warehouse and Costco.com.**

### Kirkland Signature Crunchy Snack Mix

**Snack Mix** Sweet, salty and savory flavors converge with hickory-smoked almonds and chipotle barbecue peanuts. Available in a 2.5-pound resealable bag. Item #666220.

**Warehouse only.**



### Jackson 5ive: The Complete Animated Series

Now available on DVD/Blu-ray combo pack. Includes 23 full-length episodes and 46 original Jackson 5ive songs.

Item #721381. **Warehouse only.**

### FOCUS ON:

## Kirkland Signature Cashew Clusters

MILK CHOCOLATE by itself is a treat. But add roasted cashews, sweet-tasting almonds and mellow pumpkin seeds to creamy milk chocolate and you get an indulgent, sweet and salty treat that is truly hard to resist.

"We took our existing cashew clusters and covered them in sustainable milk chocolate to create Kirkland Signature Milk Chocolate Enrobed Cashew Clusters," says buyer Maura Gibson.

When you purchase the clusters, you're getting a unique item, and also supporting a cocoa program (co-created by Costco) that improves crops, helps farmers and reduces the environmental impact of farm operations.

"You won't find anything out in the marketplace like it," Maura adds. "We show close to a 100% value compared to the closest chocolate cluster in retail."

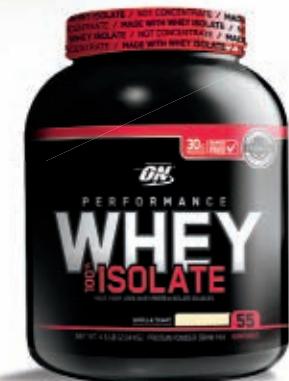
Item #662359. **Warehouse only.**



### Optimum Nutrition Performance Whey

**100% Isolate** A Costco exclusive. Whey protein isolate vanilla shake mix with 30 grams of protein in each serving. Fifty-five servings. Item #705085.

**Warehouse only.**



**Aveeno® Shave Gel 4-Pack** Rich lubricating gel uniquely formulated with natural colloidal oatmeal to rehydrate and soothe sensitive or irritated skin. Item #703110. **Warehouse only.**



# Quality. Health



Visit our full-service pharmacy for all of your  
prescription, health and wellness needs.

\*These statements have not been evaluated by the Food and Drug Administration. These products are not intended to diagnose, treat, cure or prevent any disease.

\*\*Adequate calcium and vitamin D as part of a healthful diet, along with physical activity, may reduce the risk of osteoporosis later in life.

12-CC-1047mr

# .Life.

It's a new year—what better time to focus on your health? And there's no better way to make sure you're getting all the vitamins you need than with high-quality Kirkland Signature vitamins and supplements. **Make 2013 a year of quality ... health ... and life ... by getting a healthy start now.**



USP has tested and verified select Kirkland Signature supplements for their ingredients, potency and manufacturing process. USP sets official standards for dietary supplements. See [www.usp-dsdp.org](http://www.usp-dsdp.org).

Exclusively from Costco Wholesale

WAREHOUSE/COSTCO.COM | AVAILABLE NOW

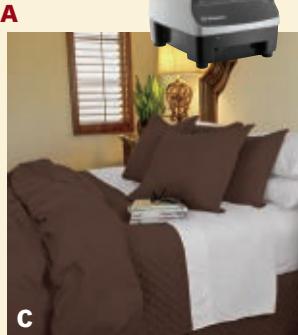
Item #926628 (Fish Oil 1000 mg), #416076 (Daily Multi), #249375 (Glucosamine + MSM), #98268 (Vitamin C 1000 mg), #389194 (Calcium 600), #98211 (Vitamin E 400 IU), #648220 (Co Q10 300 mg), #535236 (Calcium Chews Chocolate & Caramel), #393914 (Vitamin D 2000 IU), #425976 (Mature Multi), #510234 (Extra Strength Glucosamine Chondroitin)

# special events

New and exciting products available at warehouses for a limited time only

## featured events

Look for (A) Precor exercise equipment, (B) Vitamix blenders and (C) Jennifer Adams bedding in warehouses during January. For an updated list of participating warehouses, go to [Costco.com](http://Costco.com) and search "Precor," "vitamix6300" and "Jennifer Adams event."



[Click here for a list of special events by region.](#)

## ALASKA

**Anchorage**

Jan 26 Healthy Heart Clinic

**Anchorage II**

Jan 5 Healthy Heart Clinic

**Juneau**

Jan 26 Healthy Heart Clinic

## IDAH0

**Boise**

Jan 25-Feb 3 BSU art, BSU turf and Ward Hooper art

Jan 26 Healthy Heart Clinic

**Coeur d'Alene**

Jan 25-Feb 3 Home audio

**Nampa**

Jan 18-27 Kinetic vests and sleeping pads for camping

**Pocatello**

Jan 18-27 Portable solar power

## MONTANA

**Helena**

Jan 18-27 Spring Air mattresses

**Kalispell**

Jan 18-27 Spring Air mattresses

**Missoula**

Jan 11-20 Portable solar power

## OREGON

**Aloha**

Jan 25-Feb 3 Home audio

Jan 25-Feb 3 Spring Air mattresses

**Bend**

Jan 4-13 Gift baskets, jewelry and handbags

Jan 11-20 Portable solar power

Jan 25-Feb 3 Home audio

**Eugene**

Jan 4-13 Traeger pellet grills

Jan 12 Healthy Heart Clinic

**Hillsboro**

Jan 5 Healthy Heart Clinic

Jan 11-20 Home audio

**Medford**

Jan 4-13 Little Giant ladders

Jan 25-Feb 3 Home audio

**Portland**

Jan 4-13 Traeger pellet grills

Jan 25-Feb 3 Salvaged tropical hardwood furniture

**Roseburg**

Jan 18-27 Traeger pellet grills

**Salem**

Jan 26 Healthy Heart Clinic

**Tigard**

Jan 4-13 Tuzzi leather jackets and accessories

**Wilsonville**

Jan 18-27 Bamboo bedding and towels

Jan 19 Healthy Heart Clinic

## UTAH

**Lehi**

Jan 25-Feb 3 Little Giant ladders

**Murray**

Jan 5 Healthy Heart Clinic

Jan 11-20 Home audio

**Ogden**

Jan 18-27 Little Giant ladders

**Orem**

Jan 4-13 Bamboo bedding and towels

Jan 26 Healthy Heart Clinic

**Sandy**

Jan 4-13 Kinetic vests and sleeping pads for camping

**Spanish Fork**

Jan 11-20 Home audio

Jan 11-20 Traeger pellet grills

Jan 12 Healthy Heart Clinic

**West Bountiful**

Jan 11-20 Portable solar power

**West Valley**

Jan 11-20 Home audio

Jan 12 Healthy Heart Clinic

## WASHINGTON

**Aurora Village**

Jan 4-13 Bamboo bedding and towels

Jan 25-Feb 3 Home audio

Jan 25-Feb 3 Spas

Jan 26 Healthy Heart Clinic

**Burlington**

Jan 19 Healthy Heart Clinic

Jan 25-Feb 3 Home audio

**Clarkston**

Jan 11-20 Home audio

**Covington**

Jan 12 Healthy Heart Clinic

**East Wenatchee**

Jan 11-20 Home audio

**Everett**

Jan 18-27 Smart Silk silk bedding

**Federal Way**

Jan 25-Feb 3 Home audio

**Fife Business Center**

Dec 31-Jan 19 Business Expo (open to all members)

**Gig Harbor**

Jan 25-Feb 3 Gift baskets, jewelry and handbags

Jan 25-Feb 3 Hydration packs

**Issaquah**

Jan 5 Healthy Heart Clinic

Jan 11-20 Spas

**Kennewick**

Jan 4-13 Massage chairs

**Kirkland**

Jan 4-13 Tuzzi leather jackets and accessories

**Lacey**

Jan 11-20 Home audio

**Marysville**

Jan 25-Feb 3 Home audio

**Puyallup**

Jan 25-Feb 3 Home audio

**Seattle**

Jan 4-13 Tuzzi leather jackets and accessories

**Sequim**

Jan 11-20 Home audio

Jan 26 Healthy Heart Clinic

**Silverdale**

Jan 5 Healthy Heart Clinic

Jan 25-Feb 3 Home audio

**Spokane**

Jan 25-Feb 3 Home audio

**N Spokane**

Jan 25-Feb 3 Home audio

**Tacoma**

Jan 18-27 Library and panel wall beds

Jan 19 Healthy Heart Clinic

Jan 25-Feb 3 Home audio

**Tukwila**

Jan 18-27 Roma Designs jewelry

**Tumwater**

Jan 18-27 Bamboo bedding and towels

Jan 25-Feb 3 Home audio

**Union Gap**

Jan 11-20 Home audio

**Vancouver**

Jan 11-20 Home audio

**Woodinville**

Jan 4-13 Tuzzi leather jackets and accessories

## specialty Services

at your local warehouse or business center

**ALASKA**

Anchorage

Anchorage II

Juneau

**IDAHO**

Boise

Coeur d'Alene

Nampa

Pocatello

Twin Falls

**MONTANA**

Billings

Bozeman

Helena

Kalispell

Missoula

**OREGON**

Albany

Aloha

Bend

Clackamas

Eugene

Hillsboro

Medford

Portland

Roseburg

Salem

Tigard

Warrenton

Wilsonville

**UTAH**

Lehi

Murray

Ogden

Orem

St. George

Salt Lake City

Sandy

Spanish Fork

West Bountiful

West Valley

**WASHINGTON**

Aurora Village

Bellingham

Burlington

Clarkston

Covington

East Wenatchee

Everett

Federal Way

Fife Business Center

Gig Harbor

Issaquah

Kennewick

Kirkland

Lacey

Lynnwood Business Ctr.

Marysville

Puyallup

Seattle

Sequim

Silverdale

Spokane

N Spokane

Tacoma

Tukwila

Tumwater

Union Gap

Vancouver

E Vancouver

Woodinville

**1-Hour Photo**

Auto Program

Business Delivery

Car Wash

Costco.com Kiosk

Gas Station

Hearing Aids

Ink Cartridge Refill

Optical

Print &amp; Copy Ctr.

Service Deli

Dates and events are subject to change. Special Events for other regions may be found on [Costco.com](http://Costco.com); type "special events" into the search box.

**COSTCO SERVICES**

# Update

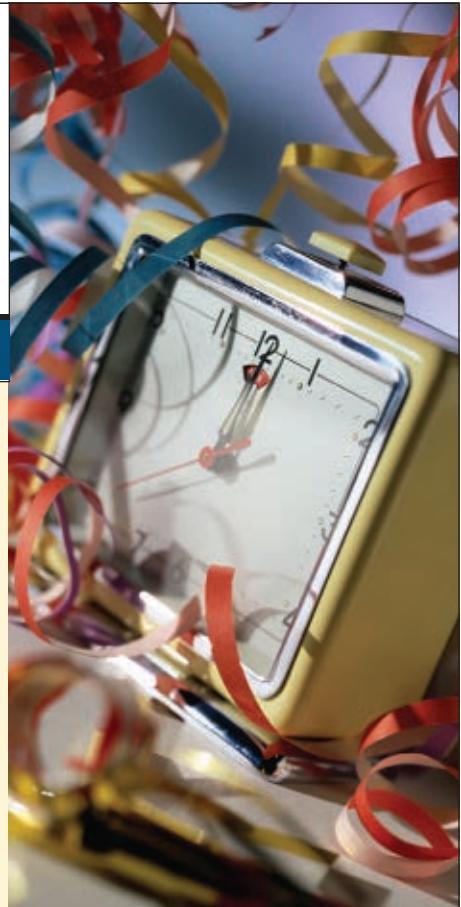
To learn more about our complete suite of Costco services, click on the "Services" link at [Costco.com](#) or call toll-free 1-800-220-6000.

## For a profitable new year: Think Costco first

IF SAVING MONEY is your goal, make it easy to set and stick to your New Year's resolutions with Costco's member services.

This year, resolve to save money on small-business and other expenses.

- Take your business online.** Now is a great time to buy a domain name and set up a website for your business. Costco's partnership with Go Daddy offers savings of up to 80 percent off Go Daddy's standard rates with exclusive Costco member bundles and 20 percent off on other services, such as domain registry.
- Save on credit-card processing.** Executive members who turn to Elavon to handle their merchant credit-card processing pay no application, statement, batch or annual fees. Retail merchants pay just 1.38 percent per Visa, MasterCard or Discover transaction, plus 19 cents per card-swiped transaction.
- Set up a 401(k) plan for employees.** For as little as \$69 a month, you could help your employees save for their futures. By setting up a company 401(k) plan for your employees, you may be eligible for a first-time tax credit of up to \$500. Additionally, plan expenses and contributions may be tax deductible.
- Save on business phone services.** Save 50 percent or more on business phone equipment and services with AccessLine. Receive more than 40 standard features businesses use every day. Plus, get a free phone with each new line purchased through January. Best of all, there are no long-term contracts.
- Reduce your chances of being a victim of check fraud.** Costco Check Printing offers checks with features such as foil holograms and prismatic back-
- ground patterns that help prevent check fraud. Members can save up to 50 percent off bank pricing on business and personal security checks.
- Explore ways to save on health and dental insurance.** Costco helps members save on health and dental insurance. Both the business and personal health insurance programs feature competitive rates and benefits negotiated especially for Costco members, including lower co-pays at Costco pharmacies.
- Set up an investment account for yourself.** By setting up an online investment account, Costco members can choose from more than 7,000 stocks, mutual funds and exchange-traded funds. Executive members receive a \$50 account bonus after they open a new account and make their first trade. Members save 30 percent on online trades and 50 percent on automatic trades when using Capital One ShareBuilder.
- Drink plenty of water.** Pricing for Costco's water delivery service starts at \$15.99 for three 5-gallon bottles per four-week billing cycle for Executive members and \$17.40 for Business and Gold Star members.
- Review your auto and home insurance costs.** Buying a new car, adding new drivers or changing the number of annual miles you put on your car are all reasons to review your policy. Discounts may be available based on education level, multiple policies, safe-driving



history and ownership of a car with airbags or anti-lock brakes. These discounts are available to qualified members through Ameriprise Auto & Home Insurance, plus an exclusive discount just for being a Costco member.

- Reduce your chances of being a victim of identity theft.** Costco members can get IDENTITY GUARD® identity protection for as little as \$9.99 per month for Executive members, and Business and Gold Star members pay as little as \$13.49 per month. The service includes credit monitoring, monthly reports and lost-wallet protection.

- Buy a new car.** Whether you're looking for a new car or a factory-certified pre-owned vehicle, the Costco Auto Program offers low, prearranged pricing for Costco members, with big savings on many makes and models at more than 2,600 participating dealerships nationwide. Additionally, trained authorized dealer contacts create a smooth, seamless car-buying experience.

*For additional information about the many ways Costco Services can get you in the habit of saving money in the new year, visit [Costco.com](#) and select "Services."*

**A**SPIRING filmmaker Ross Ching relocated to Los Angeles to seek his fame and fortune.

Realizing he was but one of many with the same goal, Ching decided to carve a niche for himself.

"I had this idea for a music video and I put it to a Death Cab for Cutie soundtrack," says the 26-year-old Costco member. It had 100,000 online views in its first week."

Ching subsequently started working as a director for commercials and music videos. Then, a couple of years ago, he discovered a photo collection by Matt Logue called *Empty LA*, showing photos of Los Angeles streets with the people and cars removed.

"I thought that was really cool and I decided to take it a step further," he recalls. "I basically took

# Running on empty

his still-photo concept and turned that into a motion-picture concept. I posted that online and it did very well, got about 400,000 views."

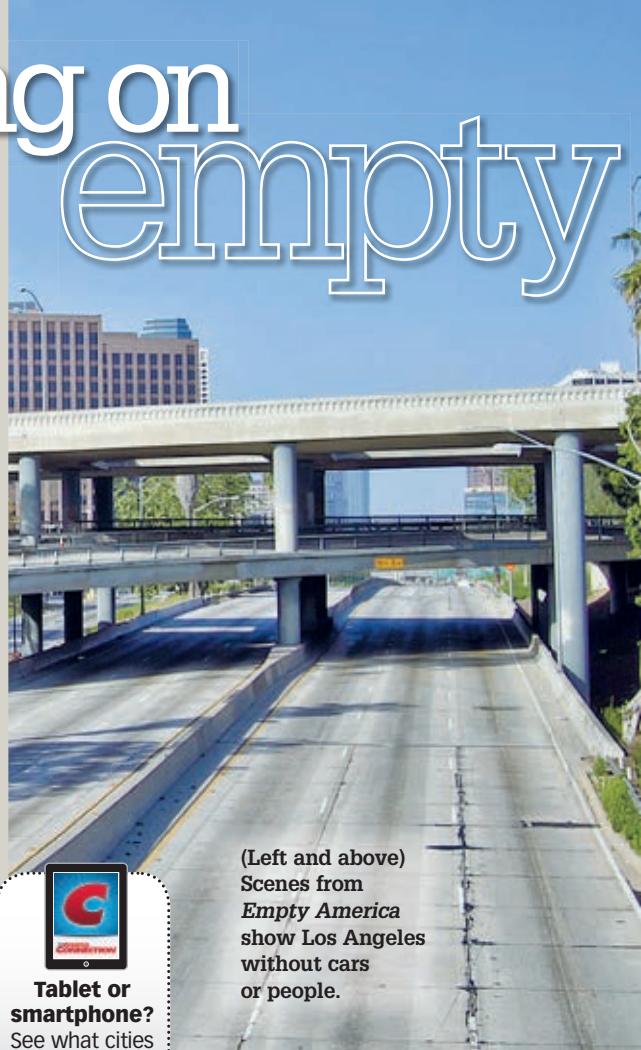
Using time-lapse photography, Ching's *Empty America* series ([rossching.com](http://rossching.com)) includes videos of San Francisco, Seattle, New York and Washington, D.C. Each one took about two and a half days to shoot and six to seven 12-hour days to edit.

"I can do it when there are a few cars on the road. If you're taking a time lapse, you're taking a series of photos," says Ching. He then painstakingly removes every car and person from each shot, putting them together to create the illusion of empty cities.

—Steve Fisher



ROSS CHING



(Left and above)  
Scenes from  
*Empty America*  
show Los Angeles  
without cars  
or people.

ROSS CHING

## Growing up autistic

**T**REVOR PACELLI, now 20, was 5 years old when he was diagnosed with an autism spectrum disorder.

The telltale sign was that he was slow to learn to speak. Despite his early difficulty in using words, however, Trevor is now the author of a new book, *Six-Word Lessons on Growing Up Autistic: 100 Lessons to Understand How Autistic People See Life* ([www.growingupautistic.com](http://www.growingupautistic.com)).

The organization of the book is charmingly, wittily autistic. Each of its 100 brief lessons has as its title some fact about an autistic person, and each title is precisely six words long. Among these simple but illuminating facts are "Some can have sudden

mood swings" and "There's always the feeling of loneliness." Lesson 20, "They get either A's or F's," explains that an autistic child may "be a master in science and just breeze through all the labs" but be unable to solve a math problem "to save his life."

Lesson 29 is about mood swings: "One minute they love talking to others. Then suddenly, a painful memory comes up in their heads and they no longer want to speak." Lesson 51, on loneliness, urges parents to "Keep encouraging your child to not give up, and they will find some true friends."

Always, the guiding philosophy is that understanding can help parents muster the loving patience that an autistic child needs.



**Tablet or smartphone?**  
See what cities look like without cars or people in the digital newsstand and online editions.



From left to right, the Pacelli family: Patty (mom), Trevor, Lonnie (dad), with Kasie the cat) and sister, Briana.

Reaching out has helped Trevor as well. Costco member Patty Pacelli, his mother, recalls that a woman at a fair on autism told him, "You've given our son hope." Trevor was clearly moved. "He was and is happy and proud about that," Patty says from their home in Bellevue, Washington. "It's harder for [autistic people] to care about others, but he's come a long way in that area."

Trevor adds, "I deeply want other families with autistic children to learn from my experiences." —Fran R. Schumer

**WE WANT TO HEAR FROM YOU!** If you have a note, photo or story to share about Costco or Costco members, email it to [connection@costco.com](mailto:connection@costco.com) with "The Member Connection" in the subject line or send it to The Member Connection, *The Costco Connection*, P.O. Box 34088, Seattle, WA 98124-1088. Submissions cannot be acknowledged or returned.

# Think Costco First

When over the river and through the woods  
**was not your intention.**



## We provide great service so you arrive at grandma's on time.

- 24/7 responsive claims service
- Repairs made at the licensed repair facility of your choice
- Costco members report saving an average of **\$497.95** on Auto Insurance\*
- Exclusive discount for Costco members\*\*
- Roadside assistance for Executive Members

**Call 1-888-404-5365**

Visit [Costco.com](http://Costco.com) and search: InsureMe.  
Mention reference number 8C2-01.

**COSTCO**  
INSURANCE AGENCY, INC.

**Ameriprise**   
Auto & Home Insurance

Insurance is underwritten by IDS Property Casualty Insurance Company and Ameriprise Insurance Company, both in De Pere, Wisconsin. Each company is a subsidiary of Ameriprise Financial, Inc. The auto and home insurance program is not available in AK, FL, LA, ME, ND, RI, WV, WY and Puerto Rico. Discounts and savings vary by state and apply to certain coverages. Insurance availability may vary by region or state. Certain restrictions and limitations apply. Ameriprise Auto & Home Insurance's California license number is 0C41813. Costco Insurance Agency, Inc.'s California license number is OD08407.

Roadside assistance applies to vehicles covered on the auto policy and covers up to \$75 per occurrence.

\*Savings data represents information provided by Costco members who became new auto policyholders with Ameriprise Auto & Home Insurance and reported annual savings between 11/1/11 and 4/30/12. Individual savings and experience may vary based upon a variety of factors including, but not limited to, driving experience and type of automobile insured.

\*\*Costco discount is subject to eligibility and underwriting criteria. It is not available in TN, on home insurance in MI, or on auto insurance of non-Executive Members in MA.

13EX0202 11/12

# Think Costco First

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No negotiating. No hassles. Just great savings.



BOATS

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PRE-OWNED VEHICLES

POWERSPORTS



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or visit [Costco.com](http://Costco.com) and search: **EZ2BUY**

Costco and its affiliates do not sell automobiles or negotiate individual transactions. A participation fee has been paid by the dealers participating in the Costco Auto Program. All new cars arranged for sale are subject to availability and a price prearranged with the participating franchised new car dealer. Certain vehicles may be excluded from the program. Actual savings may vary based on vehicle purchased, dealer and location. 0113 A0293 CN

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**Costco Services: Costco Auto Program**